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ABSTRACT

The purpose of this pilot study at the University of Illinois was to survey and establish patterns of student expenditures, sources and amounts of income, and the relationship of income to expenditures over time. Using the above as dependent variables, the primary analytic problem was to determine the extent to which student income and expenditures vary with the characteristics of the institutions the students attend. Findings indicate that: (1) participation in the weekly summation of income and expenditure information was largely determined by an initial commitment to participate; (2) the average expenditure per week per student was about $71.88, the average income $68.95, i.e. financial concern is supported by fact; (3) approximately half of the students had a total income per term of $1000 or less; (4) over 40 percent had applied for financial aid; and (5) the Urbana campus had the lowest income and expenditure levels, both overall and for major category groups such as food, transportation, and clothing. Tables, with comments, are included to substantiate results. (Author/TA)

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FINAL REPORT

Project No. 0-E-040
Grant No. OEG-5-70-0021 (109)

THE FEASIBILITY OF COLLECTING STUDENT EXPENDITURE AND INCOME DATA BY DIARY METHODS

Because this report is based on a pilot study, the data presented here are based on very small samples and should in no circumstances be used to estimate actual student income and expenditures.

Richard J. McKinlay
Padmini Ramaswamy
Survey Research Laboratory
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I

OBJECTIVES

General Objectives

The purpose of this pilot study was to develop the research and sampling design, instrumentation and data gathering procedures and analytic and reporting techniques for a survey of student finances capable of being administered simultaneously over a full academic year to a variety of types of students in a number of institutional settings. As with other pilot studies, the immediate objectives of this study were methodological and will culminate in the design of a comprehensive study. However, since the methodological objectives of such a pilot study are so largely intertwined with the substantive goals of the anticipated comprehensive study, it is useful to consider these substantive goals here.

Objectives of a Comprehensive Study

The basic goal of this comprehensive survey will be to establish patterns of student expenditures, sources and amounts of income and the relationship of income to expenditures over time. Derivative measures based on such economic data will constitute both dependent and independent variables in this analysis.

As dependent variables, the analytic problem will be to determine the extent to which student income and expenditures vary with the characteristics of the institutions these students attend. The

relationship of these dependent variables to the cost of study within these institutions, to such financial aid programs as EAP, SEOP and other fellowship, assistantship, scholarship, grant, and loan programs, and to such individual characteristics as race, sex, marital status, residential pattern, employment status, and socioeconomic background will also be assessed. The effect of these different variables will be measured primarily by employing multivariate statistical techniques. A major task will be to determine how these factors affect the financial needs of students. As a direct consequence of this analysis and of experimentation with different definitions of financial need, more reliable operational definitions of such concepts as "need," "disadvantaged," and "economically deprived" are anticipated.

Utilizing such definitions, the economic data provided by this study will also be treated as independent variables. Here the task will be to determine the consequences of the differences in student economic status. One line of analysis will be to evaluate the adequacy of current student aid and assistance programs; that is, to determine how well current eligibility criteria and levels of assistance match the financial situation of students, and to determine whether current assistance programs meet the needs of various types of students equally well. Of particular interest in this regard will be whether current levels of financial assistance meet the needs of women as well as men, commuter students as well as residential students, students at public institutions as well as those at private institutions, and so forth.

Another line of analysis will permit evaluation of the consequences of inadequate financial resources and support in terms of traditional academic goals. Of particular interest here will be the effect of economic variables on scholastic levels of aspiration (in terms of career goals and future educational plans) and attrition.

To answer questions such as these on the basis of a longitudinal analysis of student finances will require a sophisticated study design. As currently envisioned, such a study would focus on several different institutions during the same academic year. These institutions would be selected to represent a great deal of variation in institutional type and in the economic and geographic areas in which these institutions are located.

At each institution, the sample design would employ overlapping cohorts of students. Each cohort would constitute a panel in which students would be asked to record their expenditures and income on a weekly basis for twelve weeks. To cover the entire academic year there would be five overlapping twelve-week cohorts, each cohort beginning six weeks after the previous cohort had begun. In this way the five cohorts would provide data for the entire school year, although no one student would be involved for more than twelve weeks.

A stratified probability sampling procedure for the selection of students would be employed at each institution. Although the primary stratifying variables might vary from one institution to another, such factors as academic level (undergraduate, graduate, professional), course of study, level of financial aid, sex and marital status would be considered.

Immediate Objectives of the Pilot Study

A study such as that outlined above represents a substantial research commitment. If it is to be successfully and efficiently conducted, it demands a rigorous assessment of the basic design and procedures. For that reason, the overall objective of this study was to test the methodology proposed for the comprehensive study and to investigate means of improving the validity and reliability of the data they provide. More specifically, there were five immediate objectives for this pilot study:

1. To refine methods of data collection in order to improve the reliability of the data and the efficiency of the data gathering procedures. The development of diary forms for the recording of weekly income and expense and the assessment and possible adaptation of optical scanning equipment for the task of data reduction and preparation of questionnaires and/or interview schedules are specific items for evaluation.

2. To develop and refine procedures for maximizing the response rate and minimizing panel bias.

3. To put together these methods, techniques and procedures into a design for a comprehensive multi-purpose survey of student economics in the State of Illinois.

4. To select institutions for inclusion in this survey and develop sampling procedures appropriate to each.

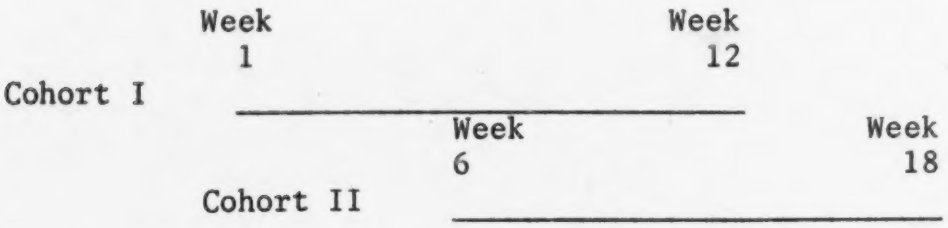
5. To evaluate the likely costs of such a survey and prepare a detailed budget for a formal proposal.

II.

METHODOLOGY

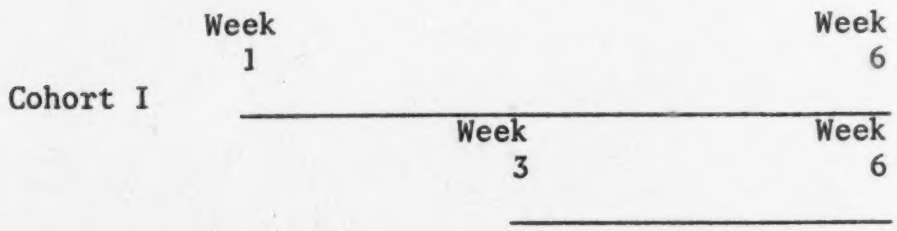
A. Sample Design

The study design called for two overlapping cohorts drawn from all the three campuses, as diagrammed below.



The anticipated beginning date for the study was November 16, 1969. However, the study got under way in the middle of April which is toward the end of the spring term at the Urbana campus and the middle of the quarter at the Chicago campuses. Due to the late start, the duration of the panel had to be curtailed.

The design was therefore modified to provide for the first cohort to start the diary from April 13 for a period of six weeks while the second started its diary-keeping in the third week of the study and finished its life at the same time, that is, by the week of May 18. During the last four weeks of the study, the two cohorts ran concurrently.



The sample was a two-stage stratified random sample. The strata consisted of the three campuses: Champaign-Urbana; Chicago Circle; and Medical Center. Each campus was further stratified by class or year - first through fifth (or graduate). The first stage was a sample of pages from the student directory for each class within each campus. The second stage consisted of the selection of students from each sample stage and yielded a sample total of 600. The breakdown is as follows:

	Cohort I				Cohort II				
	Campus				Campus				
Year	C - U	C. C.	M. C.	Total	C - U	C. C.	M. C.	Total	Both Cohorts
1	30	15	15	60	30	15	15	60	120
2	30	15	15	60	30	15	15	60	120
3	30	15	15	60	30	15	15	60	120
4	30	15	15	60	30	15	15	60	120
5	30	15	15	60	30	15	15	60	120
Total	150	75	75	300	150	75	75	300	600

In both cases a random start was used followed by systematic sampling.

B. Measuring Instruments

The description and purpose of the various instruments used for the study are:

1. Initial Questionnaire (Enclosure A): Obtains basic information on the respondent's socioeconomic and school environments and on his characteristics.
2. Cover Letter (Enclosure B): Introduces the study to the respondent and obtains his cooperation.
3. The Diary (Enclosure C): Obtains a weekly record of income and expenditures. (Instructions and specifications are included in the diary itself.)

4. Supplemental Expense Diary (Enclosure D): Obtains records on large and diverse expenses that are given under a single heading in the diary itself so that detailed breakdowns are possible.
5. Final Questionnaire (Enclosure E): Supplements the background information obtained in the first questionnaire (Enclosure A, as on page 2), especially with reference to the respondent's personal and financial circumstances, his attitudes and aspirations, and the socioeconomic background of his parents. These are reserved for the final questionnaire to ensure maximum cooperation in answering these more personal questions.
6. Cover Letter (Enclosure F): Explains the need for the final questionnaire.
7. Information Questionnaire (Enclosure G): Used for getting basic background information on non-respondents (It is an abbreviated form of initial questionnaire.).

C. Experimental Aspects

The primary purpose of this pilot study was methodological and not substantive. It sought to test empirically several aspects of the instrumentation, design and analytical procedures as indicated in the section "Immediate Objectives of the Pilot Study." (Page 4)

Specifically, the feasibility of the panel idea in obtaining more reliable income-expenditure data was tested. Two cohorts were

used in order to assess panel conditioning; comparability between cohorts was to be ensured by the overlapping period of diary-keeping. Similarly, the possibility of overcoming the effects of panel attrition by using the data from both cohorts - an old and a new - at any point of time was also to be investigated.

The objective in including more than one campus in this pilot study was to test the methodology to be used in assessing the differential response rates and income/expenditure data in the later study.

Non-response bias is an important delimiting factor in such income and expenditure studies and can be more so in a panel study. Investigation of the effects and extent of the non-response bias were also planned.

Different approaches were also to be studied. Although the study was mainly to be a mail survey, a telephone follow-up of non-respondents at the end of the first week was planned so that the effect of such a technique could be assessed.

While a pretest of the measuring instruments was held before the pilot study was undertaken, the pilot study itself can be viewed as a pretest of the instruments for the larger study. The value and validity of specific questions as well as the overall design of the instruments can be assessed better with the aid of results obtained from this study.

Some of the experimental aspects originally planned, but not carried out due to the delay in starting the study, were the ideas

of (1) running the study through the Christmas vacation, (2) having the panel members overlap from the end of one semester or quarter to the beginning of another, and (3) studying the possible adaption of optical scanning equipment to data reduction and preparation of questionnaires and/or interview schedules.

III.

RESPONSE RESULTS

A. Overall, by Cohort

A Cover Letter and an Initial Questionnaire were sent to each of the 600 students comprising the original sample. Sixty-three (about 11 percent) were found to be ineligible primarily because they were no longer enrolled as students at the University. Thus, the effective sample size was reduced to 537 students. As Table 1 demonstrates, somewhat less than 50 percent responded to the initial questionnaire.

Regardless of whether they responded to the initial questionnaire, each student was sent Diaries for the duration of the study. On the average, the weekly rate of return was about 30 percent, much lower than the response rate to the initial questionnaire. Not surprisingly, the highest return rate occurred during the first week of the panel. After that, there was a steady decline in diary returns to 27 percent in the fourth week, the last week of the panel for Cohort 2.

Table 1

Response Results by Cohort

Results	1	2	Both
At least one questionnaire or diary	52%	44%	48%
Initial Questionnaire	52	42	47
Weekly average for diaries	31	28	30°
Diary week: 1	38	33	36
2	35	29	32
3	33	29	31
4	31	24	27
5	30	(not in sample)	30
6	26		26
Base (total eligible)	272	265	537

*Difference between cohorts is significant at the .05 level.

Following the final week of diary collection, a Final Questionnaire was sent to each student who had responded to any previous attempt. Sixty-five percent completed and returned the Final Questionnaire.

It is apparent in Table 1 that the response to the Initial Questionnaire effectively determined the likelihood of subsequent participation. Forty-seven percent of those eligible returned the Initial Questionnaire, and over 48 percent returned either the Initial Questionnaire or any one or more Diaries.

°This average is based on returns from Cohort 1 for the last two weeks and both cohorts for the first four weeks.

Differences between cohorts are examined in detail below, but one important factor which does not lend itself to quantitative analysis should be pointed out. As Table 1 demonstrates, Cohort 1 had a significantly higher response rate to the Initial Questionnaire and the fourth week diary. In part this difference may be due to the fact that significant events occurred at different times during the lives of the two cohorts. At the outset of the second cohort (Week 3 for the first cohort), the semester was ending at Urbana, and the national student strike clouded the horizon. In week 4 of the second cohort (Week 6 for the first cohort), the student strike disrupted academic life at both Chicago and Urbana. The timing of events may have had more detrimental effects on the second cohort than the first. In addition, the fact that the first cohort lasted six full weeks, having the advantage of two more weeks of reminders and solicitations, should be borne in mind in evaluating cohort differences.

Table 2 shows the effect of the differential response to the Initial and Final Questionnaires. Information was obtained based on both Questionnaires for 30 percent of the sample, while the Initial Questionnaire alone was answered by another 17 percent. Only a negligible number returned the Final Questionnaire alone.

The Diary returns are broken down in Table 3 to show the number returning at least 6, 5 and so on. The major drop for each cohort seems to be in the likelihood of returning more than one diary.

Table 2

Returns on Questionnaires

Results	Cohort 1	Cohort 2	Both
Both Questionnaires returned	33%	27%	30%
Only Initial Questionnaire returned	18	16	17
Only Final Questionnaire returned	1	1	1
None returned	48	56	52
Base	272	265	537

Table 3

Returns on Diaries by Cohort

Returned at least:	1	2	Both
1 diary	42%	37%	39%
2 diaries	36	29	33
3 diaries	33	26	30
4 diaries	31	20	26
5 diaries	27	(not asked to keep)	
6 diaries	21		
Base	272	265	537

$\chi^2 = 9.9^*$ (Significant at the .05 level.)
(4 d.f.)

Here again, the significant difference may be a function of the longer time period for Cohort I. The fact that the attrition in Diary returns was relatively low once initial cooperation was secured is shown more clearly in Table 4. High repeats in co-operation (probability of returning the second diary if the first

had been returned, and so on) are evident. The probable reasons for the lower rates in the 2nd and 4th weeks of Cohort II's returns have been discussed above.

Table 4

Probability of Returning Diary by Week

Probability of Returning Diary in Week	Cohort 1	Cohort 2
1	.38	.33
2 (if 1 returned)	.83	.77
2 (if 1 not returned)	.05	.05
3 (if 2 returned)	.91	.94
3 (if 2 not returned)	.02	.02
4 (if 3 returned)	.92	.80
4 (if 4 not returned)	.02	.001

In the very first week of each cohort's entry into the panel, a telephone call was attempted in order to step up response. However, apart from a number of students (14 percent) who had no telephones at the time, quite a few (11 percent) could not be reached even after several attempts. Table 5a highlights the fact that the poorest response (18 percent) to the Initial Questionnaire was from those who had no telephones. On the other hand, those not contacted after several attempts had a 43 percent response rate compared to the 53 percent of those contacted.

Comparing the two cohorts with reference to the telephone contact, the percentage contact in each was about the same as the overall percentage (around 75 percent). While the proportion responding

in each category was higher in the first cohort (Table 5b below), the difference was not significant.

Table 5

Telephone Contact Results

Result	Contacted	Not contacted	No telephone	No information
A. Returns:				
Initial Questionnaire*	53%	43%	18%	25%
At least 1 Diary*	44%	33%	12%	N.A.
Base	394	60	73	12
Final Questionnaire*	64%	68%	38%	N.A.
Base	212	25	13	3
B. Response by Cohort:				
Cohort 1 - Initial Questionnaire	57%	44%	21%	43%
Base	197	36	41	7
Cohort 2 - Initial Questionnaire	51%	38%	13%	-
Base	197	24	32	9

*Differences between categories are significant at the .05 level.

B. Response Results Analyzed by Strata

1. Campus

Although it was anticipated that response rates might vary appreciably among campuses, the differences were not significant (Table 6).

Table 6

Response Results by Campus

Response	Champaign-Urbana	Chicago Circle	Medical Center
At least one questionnaire or diary	46%	47%	52%
Initial questionnaire	45	46	52
Weekly average for diaries	27	32	35
Diary week: 1	34	38	36
2	28	35	37
3	26	32	38
4	24	29	32
Base	269	129	139
Diary week: 5	26	30	36
6	23	27	30
Base (Cohort I)	140	63	69
Final questionnaire	64	64	68
Base	124	61	73

Note: None of the differences among campuses are significant at the .05 level.

Considering the returns by campus within each cohort separately, there seems to be no major departure from the overall pattern of cohort effects previously discussed, nor did an analysis of the diary return rate reveal any significant differences between campuses (see Table 7).

Table 7

Returns on Diaries by Campus

Returned at least	Campus: Champaign-Urbana	Chicago Circle	Medical Center
1 Diary	36%	42%	44%
2 Diaries	29	35	37
3 Diaries	26	33	35
4 Diaries	24	26	29
Base	269	129	139

Note: None of the differences among campuses are significant at the .05 level.

Although differences between classes were also anticipated, the only significant one found was in the response to the first week's diary, where the lower classmen (1st and 2nd years) had the highest response (Table 8).

Other, but not significant, differences were that second year and graduate students had higher response rates to the Initial Questionnaire, while the Diary returns in general were best for first year students.

The fifth and sixth week returns, which are based on the first cohort only, show the differential contribution of the two cohorts to the response rate in the fourth week. If compared with the first cohort's earlier response rates, they merely continue the downward trends.

Table 8

Response Results by Class

Response	1st year	2nd year	3rd year	4th year	5th year
At least one questionnaire or diary	43%	56%	45%	44%	51%
Initial Questionnaire	43	56	45	41	50
Weekly average for diaires	32	36	29	26	29
Diary week: 1*	34	47	30	28	38
2	32	39	31	22	35
3	31	36	31	23	31
4	26	33	27	21	29
Base	113	111	110	98	105
Diary week: 5	37	33	28	28	23
6	32	31	25	24	17
Base (Cohort I)	57	55	57	50	53
Final Questionnaire	61	68	72	61	64
Base	49	62	51	43	53

*Significant at the .05 level.

There are no significant differences in the number returning one or more diary by class (Table 9).

Table 9

Returns on Diaries by Class

Returned at least	1st year	2nd year	3rd year	4th year	5th year
1 Diary	36%	38%	37%	32%	44%
2 Diaries	32	39	34	23	34
3 Diaries	28	36	30	22	32
4 Diaries	27	32	26	19	23
Base	113	111	110	98	105

Note: Differences among classes are not significant at the .05 level.

C. Response Results by Selected Characteristics+

1. Age Group

Response to the Final Questionnaire appears to vary according to the respondent's age (Table 10), but in this case appearances are deceptive. Sixty-four percent of those who responded to the Initial Questionnaire also responded to the Final Questionnaire. The response rate was highest within the 27-30 age bracket (83 percent) and lowest among the over 30-year group (30 percent). However,

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+ This and the next section dealing with the response by age group and sex, respectively, are restricted to the analysis of the responses to the Diaries and the Final Questionnaires.

The previous sections, which relate to response results for the sample as a whole, or for strata such as campus and class, refer to the response rates on all instruments including the Initial Questionnaire by all eligibles in the sample. The reason for this difference is that we do not know the exact age and sex breakdown of all non-respondents, whereas stratification by campus and class enables us to get a breakdown by these variables even for non-respondents.

Because these two groups contained few respondents, the apparent differences are not statistically significant.

Table 10

Response Rates by Age Group

Results	Age Group 17-18	19-22	23-26	27-30	31 or more	Total
Returned Final Questionnaire	71%	62%	66%	83%	27%	64%
Returned at least:						
1 Diary	79	82	68	87	73	82
2 Diaries	75	68	66	78	27	68
3 Diaries	62	62	64	74	27	62
4 Diaries	62	54	55	56	18	54
Total	24	148	47	23	11	253

Note: Differences among age groups are not significant at the .05 level.

2. Sex

The most striking point about the response results by sex is that there was no noticeable difference between male and female response rates (Table 11). Males had a slightly lower attrition rate for diaries to begin with, but ended up with the same rate as females. Comparing the two cohorts' response rates to the Final Questionnaire, males had a higher response than females in the first cohort, while the second cohort had an opposite pattern. The differences betwee the sexes in the Diary returns was not noticeable in either cohort.

Table 11

Response Results by Sex

Results	Sex Male	Female	Total
Returned Final Questionnaire	64%	64%	64%
Returned at least:			
1 Diary	82	82	82
2 Diaries	69	66	68
3 Diaries	63	61	62
4 Diaries	54	54	54
Base	141	112	253

Note: Sex differences are not significant at the .05 level.

D. Effects of Non-Response

As in any mail survey, and especially one involving continuing cooperation for a number of weeks, this pilot study resulted in a high non-response rate (overall 52 percent and average for diaries 30 percent; see Table 1, page 10). It is, therefore, necessary to evaluate the effects of non-response and to allow for any bias, due to differences in the types of respondents and non-respondents which might have influenced the results.

For this purpose an Information Questionnaire was prepared. It was an extract of the most important questions dealing with socio-economic background that had appeared in the Initial Questionnaire. This questionnaire was to be administered by telephone, instead of mail, on a sample of non-respondents in each of the campuses, with the idea that intensive call-backs were to be made to all who could be located on the telephone.

Unfortunately, this telephone follow-up could not be attempted immediately after the panel had run, due to the strike and the ending of the semester in Urbana. Nor did it seem feasible to try telephoning during the summer session. It was finally attempted during the Fall semester after the new student lists were available. Of 279 eligible non-respondents, 140 (50 percent) were selected on a systematic sampling method for the follow-up. Of these, 62 (44 percent) could not be located or had moved. Of the remainder, 82 had a current phone number, of whom 67 were contacted within 8 trials. Hence, the interview rate was 82 percent of those with known phones, and 48 percent of the total subsample.

Using these data it is found that there were no noticeable differences between cohorts, campuses, or classes in the proportion of non-respondents who could be contacted for the follow-up (Table 12).

Still the question whether the non-respondents who had no phones were different from those who did have, is one which cannot be fully answered unless other attempts, such as further mail questionnaires or personal interviews, are made.

Table 12

Percent of Nonrespondents Followed Up by Telephone by Strata

Cohort	
1	25%
2	23
Campus	
Champaign-Urbana	26
Chicago Circle	22
Medical Center	23
Class	
Lower classmen	25
Upper classmen	24
Graduates/5th year	23
Total	24

1. Comparison of Respondents and Non-Respondents

Table 13 shows that the differences between the characteristics of respondents and non-respondents who were contacted in the telephone follow-up are not generally significant. Significant differences did

show up depending upon the type of housing in which the student lived. A greater proportion of respondents live in residence halls (Table 13 E). On the other hand, more non-respondents than respondents tended to live with parents/relatives or in private apartments.

Other noticeable, non-significant differences were that fewer respondents came from the youngest age group while more came from the 23-30 age groups as compared with non-respondents (Table 13 A). Also there were more divorcees and single persons among the non-respondents (Table 13 C).

Table 13

Characteristics of Respondents and Nonrespondents

Characteristic	Respondents	Non-respondents
A. Age Group		
17 - 18	9.2%	18.0%
19 - 22	58.9	59.1
23 - 26	18.8	14.8
27 - 30	9.3	3.3
31 and over	3.7	4.8
Base	252	61
B. Sex		
Male	56.0	55.2
Female	44.0	44.8
Base	252	67
C. Marital Status		
Single	74.2	77.6
Married, with spouse	23.8	19.4
Married, temporarily separated	0.8	--
Divorced	0.4	3.0
Separated	0.8	
Base	252	67
D. Dependents		
Yes	14.7	13.4
No	85.3	86.6
Base	252	60
E. Type of Housing		
Living with parent(s), relative(s)	20.2	26.2
Sorority or fraternity house	7.9	8.2
Cooperative house	1.6	--
University residence hall	26.1	21.3
Room (without kitchen) in private house	0.8	--

Table 13 (Cont.)

Characteristic	Respondents	Non-respondents
E. Type of Housing (Cont.)		
Room and board in private house	1.6	1.6
University-owned apartment	2.4	3.3
Private apartment in multi-family dwelling	28.9	31.1
House, personally owned or mortgaged	2.8	6.6
House, rented	3.2	--
Trailer, personally owned or buying	0.8	--
Trailer, rented	0.4	--
Independent residence halls	2.4	--
Other	1.2	--
F. Award-Holding		
Held	47.6	46.3
Not held	52.4	53.7
Base	252	67

Note: None of the differences between respondent and nonrespondent distributions is significant at the .05 level, based on the chi-square test combining categories with less than 5 expected frequencies.

E. Regression Analysis

In the preceding section response and non-response have been studied with respect to a number of variables. Though this comparison shows some interesting relationships, the full effect of the various factors can be best brought out by multiple regression. Hence, the available data on all respondents and non-respondents were used for such an analysis.

The data came from the Initial Questionnaire for respondents, and from the Information Questionnaire for non-respondents. In addition the telephone contact records were used for this analysis.

The following regression equation was used:

$$R = c_1 + b_1 Ch + b_2 Cp + b_3 Cl + b_4 A + b_5 S + b_6 M + b_7 H + b_8 D + b_9 Ah + b_{10} P$$

where

R = response, defined as returning one or more items used in the study (the dependent variable)

c = the constant term

Ch = Cohort

Cp = Campus

Cl = Class

A = Age

M = Marital status

H = Housing

D = Whether a student has any dependents

Ah = Award holder

P = Phone contact results.

Since some of the variables were not interval variables, a dummy variable method had to be used to break up a variable like sex into each of its components - male and female. Table 14 gives the results of the analysis.

Table 14

Summary of Multiple Regression Results

A. Independent Variables Contributing Most to R^2

(Respondents and nonrespondents contacted during telephone follow-up).	Beta coefficient
Campus (Urbana)	-0.190
Cohort I	0.129
Contact (Contacted but unwilling to cooperate)	-0.097
Class (Freshman)	-0.106
Campus (Chicago Circle)	-0.114
Age	-0.084

R^2 contributed by above variables = 0.056* [F(6,303) = 36022]

R^2 contributed by maximum no. of variables = 0.087 [F(19,290) = 1.457]

B. Independent Variables Contributing Most to R^2

(All eligible sample).	Beta coefficient
Contact (Contacted but unwilling to participate)	-0.322
Cohort I	0.091
Class (Sophomore)	0.065
Campus (Urbana)	-0.063

R^2 contributed by above variables = 0.119* [F(4,530) = 17.844]

R^2 contributed by maximum no. of variables used = 0.121* [F(9,525) = 8.017]

*The F value is significant at the .05 level.

Two regressions were actually computed: the first using all the variables in the equation, but necessarily confined to respondents and those non-respondents who were contacted in the telephone follow-up (Table 14 A); and the second using only those variables for which values were known for all the eligible sample (Table 14 B). The modified equation for this regression was $R = C_1+b_1Ch+b_2Cp+b_3Cl+b_4P$.

The most important finding of the first analysis was that the combined effect of the above variables was not very high; only 11 percent of the total variance was explained by all variables. This could mean either that variables which do influence response have not been included in the equation or that response is indeed influenced by a myriad of variables, none of which individually contributes a major amount. This is not an uncommon situation. On the other hand, if the first reason is valid, subsequent regression analyses should include such variables.

It is also possible that response was affected most by the unusual circumstances prevailing at the time of the study, thus distorting the expected patterns of influence.

It is seen that the value of R^2, or the squared multiple correlation coefficient, is higher in the second regression than in the first. This is possible because all non-respondents are included in the second regression. However, the results could possibly be modified by the inclusion of other variables such as those used in the first regression.

The campus attended appears to be the most influential variable in the first regression, with the Urbana campus having a negative effect. Similarly, variables such as "freshman class," "expressed unwillingness to cooperate" are negatively associated with response. On the other hand, being a member of the first cohort is positively associated with response.

The inclusion of all variables in the equation raises R^2 by only .031, and the F ratio is no longer significant.

In the second regression the relative importance of the variables is changed; contact becomes crucial and campus least important. In other words, when all non-respondents are included, their willingness or unwillingness to cooperate overrides the effect of other variables which come into the fore in other situations.

IV.

PROFILES OF THE RESPONDENTS IN BOTH COHORTS

An overview of the respondents' background characteristics will be presented to establish a frame of reference when evaluating expenditure patterns. Cohort II had a somewhat lower response rate and higher expenditure level than Cohort I. The difference was often not significant, and part of the explanation for it when it was could be the timing and duration of the panel. It is worthwhile comparing in both cohorts the respondents' background characteristics that might be important and influential in both these respects.

The base figures for all tables in this section are the total numbers responding to the Initial Questionnaire (which is almost the

same as the entire sample of respondents). Cohort comparisons are discussed only where they are statistically significant.

A. Socioeconomic Characteristics

Most respondents came from the 19-22 age group (about 60 percent); nearly a fifth were between 23 and 26 years of age (Table 15.1).

Males outnumbered females in the sample (56 percent to 44 percent, Table 15.2). The apparent difference between Cohorts is not significant.

The majority of the respondents were single (about 75 percent). Of the married respondents' spouses, the majority were employed (over 70 percent), while only over 20 percent were full-time students. Cohort II had a significantly higher proportion of employed spouses, as well as a slightly lower proportion of those studying full-time than did Cohort I (Tables 15.3 and 15.4). Most of the working spouses worked either full-time, (over 50 percent) or longer (14 percent). Cohort differences were not significant.

Only a minority of respondents had dependents. Eight percent of these were children and twelve percent others. The number of dependents was mostly one or two. Cohort II had significantly more child dependents (Table 15.6).

No single type of housing was overwhelmingly preferred, though private apartments in multi-family dwellings and university residence halls accounted for a quarter of the respondents each, and living with parents/relatives did so for over a fifth (Table 15.7).

Over 40 percent of the sample owned automobiles (Table 15.8).

Table 15.9 reiterates the fact that the overwhelming majority (over 95 percent) of University students are citizens and have lived in the USA for over 8 years.

The percentage of whites in the sample is also very high (over 90 percent, Table 15.10).

B. Financial Situation and Status of Students

Savings and income from immediate family and part-time jobs supported over 40 percent to 55 percent of the students (the categories are not mutually exclusive, Table 15.11). Interest on savings bonds, earnings of spouse, and income from dividends were also noticeable mentions. Cohort differences were noticeable with a higher proportion of Cohort I obtaining income from immediate family, and a lower proportion doing so from dividends and interest from savings.*

Over a third of the sample had borrowed for educational purposes. Six percent said others had borrowed for their education (Table 15.12).

The most common award held by 30 percent of the respondents was scholarships; assistantships, which came next in frequency, were held by over 10 percent. A higher number held each type of award in Cohort II (Table 15.13).*

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*As the categories were not mutually exclusive in this table, no chi-square test of significance could be applied.

Nearly 50 percent of the respondents needed to complete 1-4 school terms before receiving their degrees (Table 15.14), and over a quarter of the sample needed to complete 5-8 terms.

C. Attitudes and Opinions

Nearly half the sample saw themselves as being in the same sort of financial situation as others (Table 15.15); a quarter felt their situation was easier or more difficult.

Time seemed to be the most pressing problem for most respondents; nearly 50 percent mentioned lack of time for other interests and 45 percent for studies. About 50 percent mentioned difficulty maintaining an interest in school (Table 15.16). Financial problems were mentioned by about 40 percent and indirectly by many (dividing time between study and work 34 percent; not living the way I want to - 38 percent; depending on parents - 35 percent; not being able to be on my own - 33 percent). It may thus be concluded that financial problems occupied the attention of many in the sample.

Following the trend indicated in Table 15.16, Table 15.17 underlines the fact that about 40 percent of the sample were worried about finances of whom 10 percent considered it a serious problem.

Table 15

Selected Socioeconomic Characteristics of Respondents

Characteristic	Cohort 1	Cohort 2	Both
A. Age Group			
17 - 18	10.0%	8.8%	9.5%
19 - 22	60.7	55.6	58.5
23 - 26	17.2	20.4	18.7
27 - 30	8.5	9.8	9.2
31 and above	3.5	5.4	4.4
Base	140	113	253
B. Sex			
Male	60.0	50.4	55.7
Female	40.0	49.6	44.3
Base	140	113	253
C. Marital Status			
Single	73.6	75.2	74.3
Married with spouse	24.3	23.0	23.7
Married, temporarily separated	0.7	0.9	0.8
Separated	1.4	0.0	0.8
Divorced	0.0	0.9	0.4
Base	140	113	253
D. Status of Spouse			
No. full-time students	23.5	18.5	21.3
No. employed *	60.0	85.2	71.0
Base	35	27	62
E. Number of Hours Spouse Worked per Week			
20 or less	5.0	17.3	11.6
Between 20 and 40	20.0	25.9	23.2
40	55.0	47.8	51.2
Over 40	20.0	8.6	14.0
Base	20	23	43

Table 15 (Cont.)

Characteristic	Cohort 1	Cohort 2	Both
F. Number of Dependents			
1. Number children dependent on respondent			
None	91.4%	92.9%	92.0%
1	7.2	1.8	4.8
2	1.4	4.5	2.8
3	-	0.9	0.4
Base	139	112	251
2. Number dependents other than children			
None	86.3	89.2	87.6
1	13.7	10.8	12.4
Base	139	111	250
G. Type of Housing			
Living with parent(s), relative(s)	20.0	20.4	20.2
Sorority or fraternity house	10.0	5.3	7.9
Cooperative house	-	3.5	1.6
University residence hall	27.9	23.9	26.1
Room (without kitchen) in private house	-	1.8	0.8
Room and board in private home	0.7	2.7	1.6
University-owned apartment	2.9	1.8	2.4
Private apartment in multi-family dwelling	27.1	31.0	28.9
House, personally owned or mortgaged	3.6	1.8	2.8
House, rented	2.9	3.5	3.2
Trailer, personally owned or buying	0.7	0.9	0.8
Trailer, rented	0.0	0.9	0.4
Independent residence hall	2.1	2.7	2.4
Other	2.1	-	1.2
Base	140	113	253
H. Automobile Ownership			
Owns	40.7	47.8	43.9
Doesn't own	59.3	52.2	56.1
Base	140	113	253

Table 15 (Cont.)

Characteristic	Cohort 1	Cohort 2	Both
I. 1. Duration of Residence in U.S.A.			
3 years or less	2.9%	3.6%	3.2%
4 - 6 years	2.1	0.9	1.6
8 years or more	95.0	95.6	95.3
Base	140	113	253
2. Citizenship			
United States	94.9	96.4	95.6
Europe and Canada	0.7	1.8	1.2
Africa	0.7	0.0	0.4
Asia and Far East	2.1	1.8	2.0
Latin America	1.4	0.0	0.8
Base	138	111	249
J. Race			
White	88.9	93.7	91.1
Black	7.4	2.7	5.3
Oriental	3.7	3.6	3.7
Base	135	111	246
K. Financial Situation-Sources of Income			
Full-time job	5.1	3.5	4.4
Part-time job	43.2	47.8	45.2
Earnings of spouse	16.1	19.5	17.6
From immediate family	52.9	46.0	49.8
From other relatives	5.1	6.2	5.6
Income from G.I. Bill	3.7	5.3	4.4
Income from dividends	7.4	17.7	12.0
Interest on savings account or government bonds	21.9	28.3	24.8
Income from cashing bonds or life insurance policy	0.7	0.0	0.4
Repayment of loan you made to someone else	3.7	0.0	2.0
Withdraw savings in savings or checking account	51.8	54.0	52.8
Income from selling personal property	2.9	2.7	2.8
Other	9.5	6.2	8.0
Base	136	113	249

Table 15 (Cont.)

Characteristic	Cohort 1	Cohort 2	Both
L. Financial Situation-Borrowing for Education			
Respondent borrowed	37.1%	32.7%	35.2%
Base	140	113	253
Others borrowed	5.0	7.1	6.0
Base	139	112	251
M. Awards Held			
Scholarship	24.3	37.2	30.0
Fellowship	--	3.5	1.6
Assistantship	10.8	14.2	12.3
Grant	5.7	9.7	7.5
Other award	1.4	5.3	3.2
Base	140	113	253
N. Student Status-Number of Terms To Complete Degree			
None	13.1	13.4	13.3
1 - 4	51.0	47.3	49.3
5 - 8	29.2	26.9	28.0
9 - 12	6.5	12.6	9.2
Base	137	112	249
O. Attitudes and Opinions-Description of Financial Situation			
Easier than others	28.6	27.1	27.9
The same as others	47.3	42.7	45.2
More difficult than others	24.1	30.2	26.9
Base	112	96	208
P. Attitudes and Opinions-Difficult Problems			
Money to stay in school	37.1	42.5	39.5
Keep interest in school	50.0	44.2	47.4
Dividing time for work and study	33.8	34.8	34.3

Table 15 (Cont.)

Characteristic	Cohort 1	Cohort 2	Both
Q. Attitudes and Opinions (Cont.)			
Not being the way I want to	38.6%	37.5%	39.1%
Finding time to study	44.3	46.0	45.1
Finding time for outside interests	41.4	54.8	47.4
Dependent on parents	37.2	31.9	34.8
Not able to be on own	33.1	33.3	33.2
Base	140	113	253
R. How Much Worry About Finances			
Most serious problem	11.5	11.5	11.5
Worried some	29.5	32.7	31.0
Worried very little	35.3	38.9	36.9
Not worried	23.7	16.8	20.6
Base	139	113	252

* Difference between cohorts significant at the .05 level.

D. Information Collected from Final Questionnaire

The fact that only 65 percent of the respondents returned the Final Questionnaire obviously detracts from the value of the information obtained in it. However, a preliminary assessment of the comparability of two sets of respondents on a few questions suggests that final respondents may not have been very different from initial ones. This comparison was made between Questions 16a, 17, and 21 on the Initial Questionnaire, and Questions 3a, 9a, and 30 of the Final Questionnaire, which are basically repetitions of the former three. Eighteen percent of those responding to the Initial Questionnaire and 19 percent of those responding to the Final Questionnaire had spouses who were employed. Respondents to the Initial Questionnaire who held awards (award holders) were 47 percent of the sample; and were 48 percent of the sample responding to the Final Questionnaire. Similarly, the number of terms to be completed in the Initial Questionnaire (Q. 21) corresponded closely with the number of years needed to obtain a degree (Q. 30 in the Final Questionnaire). All of these differences were not statistically different.

Table 16.1 shows the total income received during the term by the respondent. Over 50 percent of the students received less than $1,000 per term and 15 percent or slightly more got between $300 and $600. The $600-1,000 and $1,000-1,500 groups each had similar percentages. Over 10 percent did not receive any money during the term.

Sixty percent of the sample had not made any application for financial aid covering the following year (Table 16.2). The single most popular type of aid seemed to be scholarship followed by assistantships.

Forty-three percent of the respondents had made financial plans in order to graduate (Table 16.3); 66 percent felt they would be able to finish school on their income (Table 16.4), while another 20 percent said they could finish school only if loans or other aid came through.

Going back to the students' earlier schooling, Table 16.4 shows that over 20 percent left school for various reasons which were not mutually exclusive. Among the reasons given, financial was the most common (7 percent), lack of desire a close second (6 percent).

Finally, the information on parents' status covering occupation, education, income and so on indicated that nearly a quarter of the respondents came from professional families, while nearly 20 percent came from clerical and semi-skilled backgrounds. Nearly a third of the respondents' fathers had completed high school, while a fifth had gone beyond, but had not graduated from college (Table 16.6). College graduates of all levels made up a quarter of the total.

The 1969 income of over a fifth of the respondents' parents was estimated to be between $9,000-12,000. Almost as many respondents placed their parents' income between $5,000-8,000, another fifth between $12,000-15,000 and another fifth at $15,000-22,000 (Table 16.7).

Table 16.8 indicates that nearly 14 percent of the parents did not help their children with college expenses. The majority have helped between one to three children.

E. Award-holders

While this pilot study is not concerned with substantive details, one characteristic is analyzed to indicate the types of analyses that are possible in a larger study.

Whether award-holders were evenly distributed among the student population or were a unique population is a pertinent question in this study.

The only significant differences between award-holders and non-holders were in respect to class, length of stay in USA and applications made for financial aid next year (Table 17).

Graduate/5th year students had the highest percentage (30 percent) of award-holders; only 12 percent non-holders fell into this group.

More award-holders (7.4 percent) than non-holders (2.4 percent) had lived less than 8 years in the U.S.A. The vast majority of awards (over 92 percent), however, went to U.S. residents of longer standing (Table 17.2).

Table 17.13 indicates that award-holders tended to apply for financial aid more often (60 percent) than non-holders did (25 percent). They received scholarships and Illinois guaranteed loans more often than other types of aid, though assistantships were received quite often considering that only prospective or present graduate students could apply for them.

Table 16

Characteristics of Respondents

(Of Final Questionnaire)

Characteristic	Cohort 1	Cohort 2	Both
A. Total Income This Term			
No income	14.1	8.3	11.6
Less than $100	7.6	4.2	6.1
$100 - 299	7.6	12.5	9.8
$300 - 599	18.5	11.1	15.2
$600 - 999	16.3	18.1	17.1
$1,000 - 1,499	14.1	15.3	14.6
$1,500 - 1,999	9.8	13.9	11.6
$2,000 - 3,999	8.7	15.3	11.6
$4,000 or more	3.3	1.4	2.4
Base	92	72	164
B. Type of Aid			
None	65.2	52.7	59.6
Scholarship	9.8	13.5	11.4
Assistantship	7.6	8.1	7.8
Fellowship	0.0	2.7	1.2
Government loan	2.2	0.0	1.2
Applied for more than other type	10.9	13.5	12.0
Other loan	1.1	4.1	2.4
Other aid	3.3	5.4	4.2
Base	92	74	166
C. Ability to Finish School			
1. Made financial plans	39.1	47.9	42.9
Base	92	71	163
2. Able to finish school on income	64.5	68.9	66.5
Able to finish (conditional)	21.5	23.0	22.2
Base	93	74	167
D. Reasons for Leaving School			
Not left school	80.6	78.4	79.6
Financial	6.5	6.8	6.6
Military	2.2	2.8	2.4
Academic	2.2	2.7	2.4
No desire	5.4	6.8	6.0
Sick	3.3	1.4	2.4
Got married	3.3	1.4	2.4
Other	4.3	10.9	7.2
Base	93	74	167

Table 16 (Cont.)

Characteristic	Cohort 1	Cohort 2	Both
E. Father's Occupation			
Father deceased	10.0	4.1	7.3
Professional	25.6	21.9	23.9
Clerical	16.7	20.5	18.4
Managerial	8.9	12.3	10.4
Skilled worker	10.0	6.8	8.6
Semi-skilled worker	15.6	20.5	17.8
Unskilled	2.2	4.1	3.1
Household	1.1	0.0	0.6
Service	2.2	4.1	3.1
Retired	7.8	2.7	5.5
Disabled	0.0	2.7	1.2
Base	90	73	163
F. Highest Level of Education for Father			
Father deceased	2.2	0.0	1.2
Grammar	8.8	8.2	8.5
Junior High	8.8	13.7	11.0
High School	25.3	42.5	32.9
Past High School	25.3	15.1	20.7
B.S.	17.6	5.5	12.2
M.S.	11.0	9.6	10.4
Ph.D.	1.1	5.5	3.0
Base	91	73	164
G. Parents' 1969 Income			
Parents deceased	2.4	0.0	1.3
Less than $3,000	8.4	4.3	6.5
$3,000 - 4,999	4.8	4.3	4.6
$5,000 - 8,999	13.3	21.4	17.0
$9,000 - 11,999	19.3	27.1	22.9
$12,000 - 14,999	18.1	18.6	18.3
$15,000 - 22,499	19.3	15.7	17.6
$22,500 - 39,999	8.4	5.7	7.2
$40,000 or more	6.0	2.9	4.6
Base	83	70	153

Table 16 (Cont.)

Characteristic	Cohort 1	Cohort 2	Both
II. Number of Children Parents have Helped to College			
0	10.8	18.1	13.9
1	34.4	26.4	30.9
2	26.9	36.1	30.9
3	21.5	12.5	17.6
4	4.3	4.2	4.2
5	1.1	2.8	1.8
8	1.1	0.0	0.6
Base	93	72	165

All the Chi-square values were not significant at the .05 level.

Table 17

Breakdown of Award-Holders

Characteristic	Award held	Award not held
A. Campus		
Champaign-Urbana	52.5%	44.2%
Chicago Circle	23.3	23.9
Medical Center	24.2	31.9
Base	120	138
B. Class		
1st year	18.3	19.6
2nd year	20.8	26.8
3rd year	15.0	23.9
4th year	15.0	18.1
5th year	30.8	11.6
Base	120	138
C. Age		
17 - 18	10.0	9.0
19 - 22	52.5	63.9
23 - 26	18.3	18.9
27 - 30	12.5	6.1
31 and over	6.7	2.3
Base	120	133
D. Sex		
Male	55.0	56.4
Female	45.0	43.6
Base	120	133
E. Marital Status		
Single, never married	75.0	73.7
Married, living with spouse	23.3	24.1
Married, temporarily separated	0.8	0.8
Separated	0.0	1.5
Divorced	0.8	0.0
Base	120	133

Table 17 (Cont.)

Characteristic	Award held	Award not held
F. Spouse Employment		
Yes	65.5%	75.8%
No	34.5	24.2
Base	29	33
G. Dependents		
Yes	16.7	12.8
No	83.3	87.2
Base	120	133
H. Type of Housing		
Living with parent(s), relative(s)	16.7	23.3
Sorority or fraternity house	8.3	7.5
Cooperative house	1.7	1.5
University residence hall	30.8	21.8
Room (without kitchen) in private house	0.8	0.8
Room and board in private house	1.7	1.5
University-owned apartment	4.2	0.8
Private apartment in multi-family dwelling	26.7	30.8
House, personally owned or mortgaged	3.3	2.3
House, rented	1.7	4.5
Trailer, personally owned or buying	1.7	0.0
Trailer, rented	0.8	0.0
Independent residence hall	0.8	3.8
Other	0.8	1.5
Base	120	133

Table 17 (Cont.)

Characteristic	Award held	Award not held
I. Financial Situation-Source of Income		
Full-time job	1.7	6.9
Part-time job	48.3	42.4
Earnings of spouse	15.0	20.0
From immediate family	42.0	56.9
From other relatives	5.0	6.2
Income from G.I. Bill	6.7	2.3
Income from dividends	12.6	11.5
Interest on savings account or government bonds	30.0	20.0
Income from cashing bonds or life insurance policy	0.8	0.0
Repayment of loan you made to someone else	1.7	2.3
Withdraw savings in savings or checking account	46.7	58.5
Income from selling personal property	0.8	4.6
Other	6.7	9.2
Base	119	130
J. Race		
White	89.7	92.3
Black	6.0	4.6
Oriental	4.3	3.1
Base	116	130
K. Years in U.S.		
3 or less	5.8	0.8
4 - 6	1.6	1.6
7 or more	92.5	97.7
Base	120	133

Table 17 (Cont.)

Characteristic	Award held	Award not held
L. Fathers' Occupation		
Deceased	8.1	6.6
Professional/technical	18.1	28.6
Clerical/sales	12.5	23.1
Manager	11.1	9.9
Skilled	9.7	7.7
Semi-skilled	23.6	13.2
Unskilled	6.9	-
Household	1.4	-
Service	2.8	3.3
Retired	4.2	6.6
Disabled	1.4	1.1
Base	72	91
M. Financial Aid		
No financial aid applied for	40.5	75.0
Scholarship	20.3	4.3
Assistantship	10.8	5.4
Fellowship	2.7	-
Illinois guaranteed loan	18.9	2.2
More than one type	1.4	6.5
Other loan	1.4	3.3
Other aid	5.4	3.3
Base	74	92

*Significant at the .05 level.

These differences could not be tested for significance as the categories were not mutually exclusive.

V.

INCOME AND EXPENDITURE RESULTS

A. Total income per week.

The average weekly income per student was $68.95. The overall income for Cohort 1 was lower than Cohort 2 ($58.56 and $79.34, respectively). The Urbana campus student had the lowest income ($48.46) among campuses; Circle and Medical Center students had $83.32 and $78.61, respectively. All differences were significant, except that between the Circle and Medical Center.

There was considerable variation by week in income (Table 18). The highest income ($105.32) was during the week of April 27, and the lowest ($36.51) was during the week of May 18. This is not surprising as income can be expected to be highest at the first week of any month.

The unit standard deviations of these means also varied a great deal. Since the means varied a lot, it might be useful to consider the coefficients of variation* rather than the standard deviations.

*This is defined as the ratio of the standard deviation to the mean.

Table 18

Weekly Income Patterns

Weekly	Cohort 1			Cohort 2			Both cohorts		
	Average	Standard deviation	Coefficient of variation	Average	Standard deviation	Coefficient of variation	Average	Standard deviation	Coefficient of variation
April 13	$ 61.59	$108.15	176%				$ 61.59	$108.15	176%
April 20	46.15	125.44	272	(Not	asked to	keep)	46.15	125.44	272
April 27	106.09	200.88	187	$104.53	$171.01	167%	105.32	186.18	177
May 4*	46.26	88.39	193	99.97	171.98	174	71.79	136.98	191
May 11	57.90	105.67	182	55.08	137.11	248	56.53	121.51	215
May 18	26.21	54.81	206	48.13	86.27	170	36.51	71.90	197

*For base figures, or the number reporting each week, see Appendix Table A.

It is seen that there was considerable variation within any one week, with the highest coefficient of variation being 272 percent in the second week and the lowest 176 percent in the first week. Cohort differences were significant only in the second week.

B. Total expenditure per week.

The average weekly total expenditure per student was $71.88. Like the weekly incomes, the highest expenditure ($89.22) was during the third week of the panel (the week of April 27). The lowest figure ($52.24) was obtained during the second week, rather than the last week of the panel (Table 19). This wide discrepancy might be explained by the fact that the third week of the panel (the week of April 27) included the first of May. Part of the explanation might also be that Cohort II only started that week and contributed a significantly higher expenditure mean for the period.

C. Categories of Expenditures

The average weekly expenditures on each of the thirty items listed in the diary are reported for each cohort and campus as well as for the entire sample in Table 20. For the sample as a whole, the major items of expenditure were rent ($8.71), groceries ($7.98) and car expenses ($7.70). Clothing, debt retirement, meals purchased, board contract, recreation and entertainment also contributed noticeably to overall expenses.

Table 19

Weekly Expenditure Patterns

Weekly	Cohort 1			Cohort 2			Both cohorts		
	Average	Standard deviation	Coefficient of variation	Average	Standard deviation	Coefficient of variation	Average	Standard deviation	Coefficient of variation
April 13	$69.88	$133.75	197%				$69.88	$133.75	197%
April 20	52.24	71.71	136	(Not asked to keep)			52.24	71.71	136
April 27	73.80	80.45	100	$105.00	$116.75	111%	89.22	100.98	114
May 4*	60.26	86.35	143	78.00	123.10	157	68.69	97.62	142
May 11	49.97	48.74	92	61.52	78.31	126	55.56	64.81	117
May 18	58.58	67.04	114	54.26	56.61	106	56.55	62.16	107

*For base figures, or the number reporting each week, see Appendix Table A.

Table 20

Average Weekly Expenditure Per Student by Categories

Category	Cohort I	Cohort II	Campus: Chicago Circle	Campus: Urbana	Campus: Medical Center	Overall
1. Meals purchased (b,c,d)	$ 3.92	$ 4.20	$ 5.45	$ 2.96	$ 4.41	$ 4.06
2. Board contract payment	3.47	2.94	1.95	3.15	4.63	3.20
3. Groceries (b,c)	7.42	8.53	8.40	6.15	9.92	7.98
4. Rent or mortgage (a,b,d)	6.62	10.80	7.74	4.62	13.86	8.71
5. Room contract payment (a)	.95	4.71	.58	3.14	2.60	2.83
6. Other rental	1.35	1.11	1.20	1.24	1.33	1.23
7. Household operation (b)	1.05	1.94	1.86	.89	1.71	1.50
8. Household furnishings	.73	1.34	.87	.65	1.51	1.03
9. Personal care	1.21	1.63	1.38	1.25	1.53	1.42
10. Medical care (b,c)	1.59	1.42	2.24	.63	2.34	1.50
11. Laundry and cleaning (b)	.76	.82	.94	.64	.91	.79
12. Clothing	4.49	6.04	6.94	3.79	5.38	5.26
13. Child-related expenses	.86	.71	.44	.55	1.51	.78
14. Support expenses	.20	.44	.33	.23	.34	.32
15. Tuition and fees	.97	1.09	.38	1.17	1.30	1.03
16. Textbooks (b,c)	.77	.74	1.00	.38	1.13	.76
17. Other books (b,d)	.51	.48	.32	.34	.89	.50
18. Magazines and papers (b,d)	.42	.63	.36	.38	.80	.52
19. School supplies	.29	.22	.19	.25	.34	.26
20. Miscellaneous academic expenses	.26	.30	.16	.31	.33	.28
21. Extra-university schooling	.15	.14	.28	.15	.03	.14
22. Recreation and entertainment	3.67	3.03	3.58	2.90	4.16	3.35
23. Hobbies and activities	1.60	1.33	1.85	1.63	1.03	1.46
24. Car expenses (b,c,d)	6.29	9.11	13.23	4.09	7.25	7.70
25. Other transportation (c)	2.53	2.03	3.16	1.81	2.53	2.28
26. Gifts and contributions (b,c)	2.32	2.55	3.77	1.61	2.44	2.43
27. Organizational dues	.35	.35	.51	.21	.43	.35
28. Professional/vocational expenses (b)	.50	.80	.87	.26	.92	.65
29. Insurance, except automobile (b)	.46	1.82	1.24	.48	1.50	1.14

Table 20 (Cont.)

Category	Cohort I	Cohort II	Campus: Chicago Circle	Campus: Urbana	Campus: Medical Center	Overall
30. Debt retirement (c)	4.83	4.13	12.17	2.02	2.05	4.48
31. Pets (a,b)	.66	.35	.22	.04	.31	.50
32. Miscellaneous (c)	2.68	4.21	5.12	2.65	2.54	3.44
Total (a,b,c)	$63.88	$79.94	$88.73	$50.57	$81.96	$71.88

a = Differences between cohorts are significant at the .05 level.

b = Differences between Urbana and Medical Center campuses are significant at the .05 level.

c = Differences between Urbana and Circle campuses are significant at the .05 level.

d = Differences between Circle and Medical Center are significant at the .05 level.

Campus differences were more often significant than cohort differences. Differences between Urbana and the other two campuses were most frequent. Many of these differences referred to major items of expenditure such as meals, groceries, rent and car expenses. Campus differences on these items are intuitively acceptable because of the differences in location of the campuses, in curricula etc.

It may be noted that many of the items can be grouped together since they refer to a single major category of expenditures; for example, meals purchased, board contract and groceries can be grouped under food (Table 21). This regrouping allows us to see that food is the main expenditure, followed by housing and transport. Clothing, recreation and debt retirements were other major items.

The base for these tables and comments is the total sample. Since the number reporting expenditures on some items is very low, this fact leads to a distorted picture of the means and standard deviations. Table 22 corrects for this by giving the bases for the average number buying each item each week and their mean expenditures. Similarly, Table 24 and Appendix Table C are to be read in conjunction with Table 23 and Appendix Table B.

Generally speaking, the means based on the number reporting are higher, especially if the number happens to be very small, as in the case of board contracts.

Table 21

Average Weekly Expenditure Per Student by Category Groups

Category	Cohort I	Cohort II	Campus: Chicago Circle	Campus: Urbana	Campus: Medical Center	Overall
*Food (items 1-3)	14.81	15.67	15.80	12.26	18.96	15.24
Housing (items 4-6)	8.92	16.62	9.52	9.00	17.79	12.77
Household (items 7-8)	1.78	3.28	2.73	1.54	3.22	2.53
Personal care (item 9)	1.21	1.63	1.38	1.25	1.53	1.42
Medical care (item 10)	1.59	1.42	2.24	.63	2.34	1.50
Clothing and its care (items 11-12)	5.25	6.86	7.88	4.43	6.29	6.05
Children and other dependents (items 13-14)	1.06	1.15	.77	.78	1.85	1.10
Schooling (items 15, 16, 19-21, 28)	2.94	3.29	2.88	2.52	4.05	3.12
General reading material (item 17-18)	.93	1.11	.68	.72	1.69	1.02
Recreation, hobbies, and and pets (items 22, 23, 31)	5.93	4.71	5.65	4.57	5.50	5.31
Transportation (items 24-25)	8.82	11.14	16.39	5.90	9.78	9.98
Gifts (item 26)	2.32	2.55	3.77	1.61	2.44	2.43
Organizational dues (item 27)	.35	.35	.51	.21	.43	.35
Insurance (item 29)	.46	1.82	1.24	.48	1.50	1.14
Debt retirement (item 30)	4.83	4.13	12.17	2.02	2.05	4.48
Miscellaneous (item 32)	2.68	4.21	5.12	2.65	2.54	3.44

*For an explanation of the categories which make up each category sub-group, see the particular category numbers in the previous table.

Table 22

Average Weekly Expenditure by Categories Based on Average Number Reporting Any Expenditure on an Item

Category	Mean Expenditure	Base
1. Meals purchased	$ 4.71	118
2. Board contract payment	120.35	5
3. Groceries	25.93	88
4. Rent or mortgage	78.42	13
5. Room contract payment	39.60	6
6. Other rental	11.05	16
7. Household operation	13.09	13
8. Household furnishings	10.92	11
9. Personal care	3.44	53
10. Medical care	11.70	16
11. Laundry and cleaning	1.87	54
12. Clothing	14.68	46
13. Child-related expenses	13.83	7
14. Support expenses	9.15	5
15. Tuition and fees	39.05	4
16. Textbooks	7.25	14
17. Other books	4.11	16
18. Magazines and papers	1.28	52
19. School supplies	1.38	26
20. Miscellaneous academic expenses	3.42	11
21. Extra-university schooling	5.41	2
22. Recreation and entertainment	5.31	61
23. Hobbies and activities	8.61	24
24. Car expenses	17.97	56
25. Other transportation	5.81	56
26. Gifts and contributions	5.54	55
27. Organizational dues	8.37	5
28. Professional/vocational expenses	13.43	5
29. Insurance except automobile	22.37	5
30. Debt retirement	84.30	7
31. Pets	3.80	6
32. Miscellaneous	7.14	27

Table 23

Weekly Means of Expenditures by Category
(Base: All Respondents)

		Week 1	Week 2	Week 3	Week 4	Week 5	Week 6
1.	Meals purchased	$3.80	$3.02	$4.43	$4.57	$3.86	$3.90
2.	Board contract payment	6.72	4.62	4.61	1.54	1.39	2.20
3.	Groceries	8.15	6.28	7.83	8.17	8.04	8.01
4.	Rent or mortgage	2.98	4.86	21.98	9.07	2.52	1.70
5.	Room contract payment	0.00	0.13	4.27	1.52	4.34	1.72
6.	Other rentals	1.21	1.37	1.60	0.64	1.79	0.90
7.	Car expenses	9.82	2.53	9.01	6.32	5.77	9.62
8.	Other transportation	2.70	2.53	2.37	2.37	2.18	2.10
9.	Clothing	3.13	5.94	6.59	5.24	4.58	4.24
10.	Laundry and cleaning	0.72	0.92	0.81	0.91	0.72	0.62
11.	Recreation and entertainment	3.83	4.16	4.04	2.41	2.72	3.97
12.	Hobbies and activities	1.55	2.01	1.30	1.98	1.43	0.88
13.	Pets	0.08	0.03	0.31	0.10	0.28	0.08
14.	Debt retirement	12.31	3.95	3.90	5.94	2.40	0.72
15.	Tuition and fees	0.62	2.58	1.22	0.78	0.68	0.58
16.	Textbooks	1.81	0.52	0.60	0.31	0.76	0.86
17.	School supplies	0.29	0.18	0.25	0.30	0.31	0.21
18.	Miscellaneous academic expenses	0.26	0.08	0.25	0.39	0.38	0.19
19.	Extra-university schooling	0.00	0.06	0.01	0.08	0.49	0.18
20.	Professional/vocational expenses	0.09	1.06	1.53	0.41	0.06	0.36
21.	Household operation	0.94	0.63	1.66	1.41	2.10	1.00
22.	Household furnishings	0.34	0.64	0.98	1.44	1.46	0.42
23.	Personal care	1.23	1.06	1.80	1.40	1.34	1.09
24.	Medical care	1.06	0.41	0.97	2.28	0.97	3.21
25.	Child-related expenses	1.48	0.02	0.84	1.32	0.72	0.29
26.	Support expenses	0.16	0.26	0.54	0.20	0.35	0.10
27.	Other books	0.51	0.38	0.72	0.31	0.68	0.29
28.	Magazines and papers	0.49	0.34	0.67	0.40	0.51	0.51
29.	Gifts and contributions	2.28	1.14	1.86	5.44	1.43	1.55

Table 23 (Cont.)

	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6
30. Organizational dues	$0.51	$0.15	$0.07	$0.24	$0.37	$0.84
31. Insurance, except automobile	0.36	0.21	1.82	0.83	0.69	1.30
32. Miscellaneous	0.47	0.18	0.39	0.37	0.26	2.46

See Appendix B for details of standard deviations.

Table 24

Weekly Means of Expenditures by Category

Category	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6
1. Meals purchased	$ 4.94	$ 4.42	$ 3.00	$ 6.12	$ 4.88	$ 4.90
2. Board contract payment	349.50	146.33	81.10	41.50	31.14	72.50
3. Groceries	12.28	9.48	11.39	12.49	98.06	11.88
4. Rent or mortgage	62.00	92.40	99.18	81.67	79.00	56.25
5. Room contract payment	00.00	12.00	57.77	35.29	75.78	56.75
6. Other rentals	7.84	11.84	12.21	9.41	11.70	13.28
7. Car expenses	25.52	7.06	21.13	14.84	13.32	25.92
8. Other transportation	6.10	6.00	5.49	5.99	5.52	5.79
9. Clothing	10.49	16.60	16.56	15.42	15.31	13.67
10. Laundry and cleaning	1.82	2.30	1.71	2.58	2.19	1.60
11. Recreation and entertainment	5.95	7.20	7.90	5.75	5.08	8.06
12. Hobbies and activities	8.06	10.04	7.15	9.74	8.34	8.31
13. Pets	1.30	3.00	7.87	1.73	7.28	1.60
14. Debt retirement	182.86	62.50	62.46	120.38	53.86	23.75
15. Tuition and fees	32.00	81.67	42.80	25.40	26.75	25.67
16. Textbooks	9.92	3.49	5.88	5.63	9.12	9.47
17. School supplies	1.08	1.05	1.21	1.96	1.75	1.25
18. Miscellaneous academic expenses	2.72	1.95	2.62	5.28	5.44	2.49
19. Extra university schooling	0.00	3.00	1.50	6.40	15.46	6.10
20. Professional/vocational expenses	1.96	20.20	33.75	10.93	1.82	11.90
21. Household operation	8.11	8.54	17.22	16.31	16.46	11.91
22. Household furnishings	7.00	7.55	10.82	17.91	15.23	6.99
23. Personal care	3.28	3.16	4.45	3.60	3.51	2.67
24. Medical care	9.22	4.85	12.19	15.37	8.43	20.18
25. Child-related expenses	30.80	2.00	11.30	16.50	16.03	6.37
26. Support expenses	5.47	12.10	8.64	16.35	9.12	3.22
27. Other books	3.53	4.00	6.04	2.67	4.62	3.80

Table 24 (Cont.)

	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6
28. Magazines and newspapers	1.46	0.86	1.64	1.06	1.30	1.38
29. Gifts	7.19	3.87	4.90	8.64	4.31	4.35
30. Organizational dues	10.70	2.90	3.05	9.75	11.60	12.24
31. Insurance, except automobile	12.33	10.00	29.18	26.80	27.25	28.67
32. Miscellaneous	2.21	1.19	1.60	1.88	1.58	12.00

Base: Number reporting any expenditure in that item for a particular week.

See Appendix C for details of standard deviations and bases.

D. Major Categories of Weekly Expenditure

1. Food

The weekly variation was fairly high for board contracts (Table 23). But as Table 24 shows, the variation decreases if the number reporting an expenditure for that item is taken as the base.

2. Housing

Rent was the major contributor to this group of expenditures every week. Week 3, which included the first of May, showed the highest means for all these items.

3. Transport

Car expenses account for most of the expenditures in this group (for the entire sample). The weekly variation is sometimes high for transportation (week 2 has the lowest means).

4. Other items

Variations are sometimes noticeable in other items, for example, debt retirement (week 1) and clothing (week 3) (Table 23). Many of these items show a different pattern in Table 24 since the base figure changes each week.

VI.

CONCLUSIONS

A. Summary of findings

1. Response

It is clear that the likelihood of participation in the weekly summation of income and expenditure information was largely determined by an initial commitment to participate and that this commitment was represented by the completion of the Initial Questionnaire. The disappointingly low rates of response for the Diary or Final Questionnaire may be indicative of the problems associated with this pilot study. They are also, however, deceptive in that among those who returned the Initial Questionnaire, subsequent response rates were uniformly high. In effect, the key factor responsible for the overall low response rate appears to be the failure to elicit an initial commitment from a higher proportion of eligible sample members.

Some differences in the response rate characterized the cohorts, but there is little evidence that these differences were due to anything other than events and circumstances extraneous to the study itself. The fact that Cohort II had a somewhat lower response rate seems to be primarily due to the fact that it began at the beginning of the student strike and closer to the end of the term for the Urbana students. Similarly, differences between campuses seem to be primarily due to the fact that these circumstances had a lesser impact on the Medical Campus (where the response rate was somewhat higher) than at either the Chicago Circle or Urbana campus.

Apart from the cohort and campus differences, few factors seem to influence the variation in response rates previously noted. Among those students who responded to the Initial Questionnaire, few of the traditional characteristics associated with response appeared to exert much influence on the likelihood of completing the diaries or Final Questionnaire. Not surprisingly, a telephone call at the outset of the study to encourage participation increased the likelihood of participation.

In terms of the larger question of the determinants influencing partial response as opposed to consistent non-response, several factors seem to contribute to an explanation, though a full explanation must clearly be based upon factors other than those measured in this study. Nonetheless, non-response bias seemed to operate in the direction of underrepresentation in the sample of students living in owned houses or with parents/relatives.

2. Respondent Profiles and Expenditure Data

Since relatively few characteristics distinguished respondents from non-respondents, the profile of respondents in both cohorts closely resembles that of the student body as a whole. The majority of respondents were single, male, white, U.S. residents under 22 years of age. Most married respondents had spouses who were working and not studying full time. While few had dependents, there was a general concern about finances.

Approximately half of the students had a total income per term of $1,000 or less. Not surprisingly, then, over 40 percent had applied for financial aid. About as many felt they could not finish school on their current income, or could do so only if they received loans.

In terms of Diary data, the average expenditure per week per student was about $71.88; the average income $68.95. While this does not mean that income fell short of expenditure levels for all or even most students, it does indicate that financial concern is supported by fact.

Few, but consistent differences were obtained between cohorts. Cohort II had slightly higher income and expenditure levels than Cohort I. This difference is complemented by differences in such income-related characteristics as a higher proportion of students with employed spouses, and such expense-related items as a higher number of dependents per supporting student in Cohort II.

More interesting were the few systematic differences between campuses. The Urbana campus has the lowest income and expenditure levels, both overall and for major category-groups such as food, transportation, clothing and recreation. On the other hand, the few differences between the two Chicago campuses were also intuitively acceptable. For example, housing costs were higher for the Medical Center while transportation was higher for Chicago Circle.

Finally, considerable variation between weeks in several categories of expenditure existed. While many of these differences

are restricted to "atypical" and/or infrequent categories of expense, variations usually show up in a panel study.

B. Implication for Broader Study

1. Feasibility

The objective of this study was to assess the feasibility and outline the overall design of the broader study which would cover both a longer time period and a number of different institutions.

The pilot study clearly indicates a number of guidelines for the design of such a study. To begin with, it appears that such a study is in fact feasible. In view of the rapidity with which the fieldwork was undertaken following the long-deferred notification of available funds, an initial response of nearly 50 percent was attained. While this response is lower than would normally be tolerable, there is little doubt that a more thoroughly prepared presentation of the purposes of the study to the respondents and a more consistent attempt to follow up initial non-respondents would lead to a much higher level of initial commitment to the panel. Given an initial commitment, subsequent rates of cooperation have been documented to be quite high. Despite the fact that the student strike occurred during the lives of both cohorts, no Diary was returned by less than 75 percent of those who initially responded to the Initial Questionnaire.

Furthermore, despite the fact that the Diary proved too complex and time consuming for many students, the resultant data suggest that

the approach is sensitive to variations in patterns of expenditure and income that might not otherwise be recalled, in a one-shot cross-sectional survey.

Detailed below are several specific points which should be taken into consideration in designing a larger study of student finances.

2. Design Considerations

a. Sample Frame and Sampling Procedures. The sample frame established for this pilot was a student directory compiled several months prior to the onset of the study and, therefore, one which provided an inaccurate representation of the student body due to the intervening turnover in population. One clear consequence of this turnover was the fact that a relatively high proportion of the initial sample was ineligible for the study. An unmeasured consequence was that others, who on the other hand were, eligible, were systematically excluded from the sampling procedures. For a larger study samples should be drawn from student lists which have been updated to the time of the establishment of a given cohort.

b. Panel Duration and Cohort Design. One obvious lesson that the pilot study has taught us is that the best time for the start of the study itself is the beginning of a semester, the other cohorts following in sequential and overlapping order. The original proposal envisaged a twelve-week run for each cohort, with the idea that five such cohorts would cover an entire academic year. While

we have not tested the twelve-week idea, comments of both respondents and non-respondents indicated that many found even the duration tested a trying one. It would, therefore, be best to stick to a six-week duration for analytical design and purposes, though two or more cohorts might be requested to continue for longer periods as an experimental measure.

c. Introduction to the Study and the Stimulation of Initial Response. Perhaps the most useful aspect of the pilot study was the clear indication that the stimulation of an initial commitment is critical to the overall response rate. It is clearly in this procedural area that efforts need to be strengthened.

To begin with, the amount of publicity about the nature and scope of the study should be maximized. In the pilot study it was impossible to generate a "press" to offset the brief introduction to the study which left many students uncertain about the nature, and probably the legitimacy, of the study itself.

In addition to an increased sensitivity to public relations, during the first two weeks of each cohort every effort must be expended on the following procedures:

(1) Contact each sample member by telephone or by mail (for those who don't have telephones) shortly after the receipt of the initial explanation of the study. Such a procedure, though costly in time and other resources, will be required to offset the greater than average chance that sample members will simply

overlook the importance of timing to the success of the study and simply forget to participate.

One of the most frequent comments given by both respondents and non-respondents is that they forgot to fill in or mail the Diaries. The problem is, thus, not necessarily unwillingness to participate, but lack of motivation. Further, comments from the students indicate that many were unclear about specific portions of the study or of its purpose. Such questions can be discussed and doubts resolved over the telephone by an interviewer, as has been done in recent studies at the Survey Research Laboratory.

(2) Send a postcard reminder to every sample member near the end of the first diary week.

(3) Follow up each sample member who fails to respond to the first week's diary with both a reminder and a brief information Questionnaire in order to assess the nature and magnitude of bias due to non-response.

(4) Send a postcard reminder near the end of the second diary week and reinforce the schedule of subsequent diary return days. For weeks beyond the second, only those who fail to respond need be contacted with a request to continue in the panel.

d. Diary Forms and Questionnaires. Because the pilot study served effectively as a pretest for all forms, several specific modifications are recommended. For example, the categories of expense and income sources need to be revised and simplified along the directions indicated below:

(1) Categories which are typically paid on a weekly or monthly basis should be accompanied by instructions for entering them only when they are actually paid; for example, tuition and fees, or room and board contracts.

(2) Where two categories are paid together, such as room and board contracts, the method of entering such combinations should be clarified.

(3) More items need to be included in the "Specifications" sheet for some of the categories. For example, the place for cigarette expenses should be clarified.

The questionnaires also need some modifications. The pilot study results indicate the utility of specific questions and can be used as guidelines for the revised questionnaires.

3. Time and Cost Estimates

From the planning stage in March, 1970, to the reporting stage in January, 1971, the pilot study has taken eleven months. For various reasons, little could be done during the summer period. For the broader study a 3-month planning period should precede the

9 months data collection period, followed by about 6 to 10 months of analysis. In all, the study would require about two years. If it is to begin in Fall, 1971, the planning should start before the Summer of 1971.

The total time spent on this study by senior staff of the Survey Research Laboratory including the end of December, 1970, was 561 hours; other staff spent 2313 hours. Other costs up to this date were $3,000.

Appendix Table A

Number Returning the Diary Each Week

Cohort		
1	2	Both
104	-	104
95	-	95
89	87	176
85	77	162
81	76	157
70	62	132

Appendix Table B

Weekly Average Expenditures and Standard Deviations

Week	Average Expenditure	Standard Deviation	Coefficient of Variation
Meals Purchased			
April 13	$ 3.80	$ 4.08	107%
April 20	3.02	4.06	134
April 27	4.43	5.83	132
May 4	4.57	5.34	117
May 11	3.86	5.15	133
May 18	3.90	4.99	128
Board Contract Payment			
April 13	6.72	48.23	718
April 20	4.62	33.45	724
April 27	4.61	26.44	574
May 4	1.54	10.45	678
May 11	1.39	6.74	485
May 18	2.20	15.44	702
Groceries			
April 13	8.15	11.31	139
April 20	6.28	11.24	179
April 27	7.83	11.74	150
May 4	8.17	12.96	159
May 11	8.04	12.25	152
May 18	8.01	14.96	187
Rent or Mortgage			
April 13	2.98	15.73	528
April 20	4.86	27.40	564
April 27	21.98	46.22	210
May 4	9.07	28.72	317
May 11	2.52	17.65	700
May 18	1.70	13.80	812

Appendix Table B (cont.)

Week	Average Expenditure	Standard Deviation	Coefficient of Variation
Room Contract Payment			
April 13	$ 0.00	$ 0.00	000%
April 20	0.13	1.23	946
April 27	4.27	23.63	553
May 4	1.52	9.45	622
May 11	4.34	33.51	772
May 18	1.72	12.14	706
Other Rentals			
April 13	1.21	4.52	374
April 20	1.37	4.98	364
April 27	1.60	5.19	324
May 4	0.64	2.91	455
May 11	1.79	5.13	286
May 18	0.90	4.17	463
Car Expenses			
April 13	9.82	30.04	306
April 20	2.53	4.95	196
April 27	9.01	20.95	232
May 4	6.32	20.50	324
May 11	5.77	11.99	208
May 18	9.62	32.71	340
Other Transportation			
April 13	2.70	5.73	212
April 20	2.53	8.13	321
April 27	2.37	5.82	246
May 4	2.37	6.15	259
May 11	2.18	6.24	286
May 18	2.10	5.97	284

Appendix Table B (Cont.)

Week	Average Expenditure	Standard Deviation	Coefficient of Variation
Clothing			
April 13	$ 3.13	$ 7.08	226%
April 20	5.94	12.46	210
April 27	6.59	14.86	225
May 4	5.24	11.75	224
May 11	4.58	12.35	270
May 18	4.24	10.25	242
Laundry and Cleaning			
April 13	0.72	2.08	289
April 20	0.92	2.11	229
April 27	0.81	1.67	206
May 4	0.91	2.18	240
May 11	0.72	1.86	258
May 18	0.62	1.28	206
Recreation and Entertainment			
April 13	3.83	5.13	134
April 20	4.16	8.08	194
April 27	4.04	10.63	263
May 4	2.41	4.98	207
May 11	2.72	4.24	156
May 18	3.97	10.40	262
Hobbies and Activities			
April 13	1.55	7.18	463
April 20	2.01	10.88	541
April 27	1.30	4.97	382
May 4	1.98	8.62	435
May 11	1.43	8.33	582
May 18	0.88	4.43	503

Appendix Table B (cont.)

Week	Average Expenditure	Standard Deviation	Coefficient of Variation
Pets			
April 13	$ 0.08	$ 0.38	475%
April 20	0.03	0.31	1033
April 27	0.31	3.05	984
May 4	0.10	0.61	610
May 11	0.28	2.27	811
May 18	0.08	0.56	700
Debt Retirement			
April 13	12.31	98.64	801
April 20	3.95	18.33	464
April 27	3.90	22.96	589
May 4	5.94	48.19	811
May 11	2.40	13.43	560
May 18	0.72	4.14	575
Tuition and Fees			
April 13	0.62	4.72	761
April 20	2.58	20.96	812
April 27	1.22	8.26	677
May 4	0.78	5.19	665
May 11	0.68	4.97	731
May 18	0.58	4.16	717
Textbooks			
April 13	1.81	5.63	311
April 20	0.52	1.47	283
April 27	0.60	2.63	438
May 4	0.31	1.78	574
May 11	0.76	3.41	449
May 18	0.86	3.64	423

Appendix Table B (cont.)

Week	Average Expenditure	Standard Deviation	Coefficient of Variation
School Supplies			
April 13	$ 0.29	$ 0.76	262%
April 20	0.18	0.48	267
April 27	0.25	0.66	264
May 4	0.30	1.26	420
May 11	0.31	1.06	342
May 18	0.21	0.61	290
Miscellaneous Academic Expenses			
April 13	0.26	1.38	531
April 20	0.08	0.56	700
April 27	0.25	1.08	432
May 4	0.39	2.30	590
May 11	0.38	2.94	774
May 18	0.19	1.23	647
Extra University Schooling			
April 13	$ 0.00	$ 0.00	000
April 20	0.06	0.52	867
April 27	0.01	0.11	100
May 4	0.08	0.82	1025
May 11	0.49	3.50	714
May 18	0.18	1.76	978
Professional/Vocational Expenses			
April 13	$ 0.09	$ 0.54	600
April 20	1.06	5.37	507
April 27	1.53	9.83	642
May 4	0.41	2.47	602
May 11	0.06	0.38	633
May 18	0.36	2.90	806

Appendix Table B (cont.)

Week	Average Expenditure	Standard Deviation	Coefficient of Variation
Household Operation			
April 13	$ 0.94	$ 3.63	386%
April 20	0.63	3.25	516
April 27	1.66	8.90	536
May 4	1.41	5.35	379
May 11	2.10	9.35	445
May 18	1.00	4.59	459
Household Furnishings			
April 13	$ 0.34	$ 2.04	600
April 20	0.64	4.02	628
April 27	0.98	4.67	476
May 4	1.44	9.20	639
May 11	1.46	10.09	691
May 18	0.42	2.99	712
Personal Care			
April 13	1.23	2.89	235
April 20	1.06	2.21	208
April 27	1.80	6.39	355
May 4	1.40	2.89	206
May 11	1.34	3.71	277
May 18	1.09	1.86	171
Medical Care			
April 13	1.06	4.77	450
April 20	0.41	1.88	458
April 27	0.97	5.24	540
May 4	2.28	13.38	587
May 11	0.97	4.13	426
May 18	3.21	16.56	516

Appendix Table B (cont.)

Week	Average Expenditure	Standard Deviation	Coefficient of Variation
Child-Related Expenses			
April 13	$ 1.48	$ 9.39	634%
April 20	0.02	0.20	1000
April 27	0.84	4.00	476
May 4	1.32	8.09	613
May 11	0.72	4.30	597
May 18	0.29	1.98	683
Support Expenses			
April 13	0.16	1.29	806
April 20	0.26	1.75	673
April 27	0.54	3.55	657
May 4	0.20	2.21	1105
May 11	0.35	2.32	663
May 18	0.10	0.74	740
Other Books			
April 13	0.51	2.06	404
April 20	0.38	2.05	539
April 27	0.72	3.67	510
May 4	0.31	1.18	381
May 11	0.68	2.14	315
May 18	0.29	1.51	521
Magazines and Papers			
April 13	0.49	2.11	431
April 20	0.34	0.68	200
April 27	0.67	1.70	254
May 4	0.40	0.80	200
May 11	0.51	1.50	294
May 18	0.51	1.44	282

Appendix Table B (cont.)

Week	Average Expenditure	Standard Deviation	Coefficient of Variation
Gifts and Contributions			
April 13	$ 2.28	$11.16	489%
April 20	1.14	3.81	334
April 27	1.86	4.32	232
May 4	5.44	10.15	186
May 11	1.43	3.55	248
May 18	1.55	4.14	267
Organizational Dues			
April 13	0.51	3.36	659
April 20	0.15	0.89	593
April 27	0.07	0.55	786
May 4	0.24	2.76	1150
May 11	0.37	2.75	743
May 18	0.84	4.24	505
Insurance Except Automobile			
April 13	0.36	2.51	697
April 20	0.21	1.56	743
April 27	1.82	8.24	453
May 4	0.83	6.14	740
May 11	0.69	5.57	807
May 18	1.30	7.76	597
Miscellaneous			
April 13	0.47	1.68	357
April 20	0.18	0.57	317
April 27	0.39	1.32	338
May 4	0.37	1.39	376
May 11	0.26	1.01	388
May 18	2.46	9.73	396

Base is all respondents.

Appendix Table C

Weekly Average Expenditures and Standard Deviations

Week	Average Expenditure	Standard Deviation	Base
Meals Purchased			
April 13	$4.94	$3.99	80
April 20	4.42	4.24	65
April 27	3.00	0.00	212
May 4	6.12	5.36	121
May 11	4.88	5.35	124
May 18	4.90	5.14	105
Board Contract Payment			
April 13	349.50	0.71	2
April 20	146.33	146.55	3
April 27	81.10	81.82	10
May 4	41.50	39.08	6
May 11	31.14	9.92	7
May 18	72.50	60.15	4
Groceries			
April 13	12.28	11.93	69
April 20	9.48	12.68	63
April 27	11.39	12.65	121
May 4	12.49	14.25	106
May 11	11.59	13.25	109
May 18	11.88	16.93	89

Appendix Table C (Cont.)

Week	Average Expenditure	Standard Deviation	Base
Rent or Mortgage			
April 13	$62.00	$42.40	5
April 20	92.40	86.77	5
April 27	99.18	44.50	39
May 4	81.67	39.18	18
May 11	79.00	67.77	5
May 18	56.25	64.98	4
Room Contract Payment			
April 13	00.00	00.00	00
April 20	12.00	00.00	1
April 27	57.77	69.24	13
May 4	35.29	31.73	7
May 11	75.78	125.73	9
May 18	56.75	47.68	4
Other Rentals			
April 13	7.84	9.20	16
April 20	11.84	9.86	11
April 27	12.21	8.86	23
May 4	9.41	6.78	11
May 11	11.70	7.56	24
May 18	13.28	10.00	9

Appendix Table C (Cont.)

Week	Average Expenditure	Standard Deviation	Base
Car Expenses			
April 13	$25.52	$44.40	40
April 20	7.06	6.07	34
April 27	21.13	27.89	75
May 4	14.84	29.45	69
May 11	13.32	15.26	68
May 18	25.92	49.89	49
Other Transportation			
April 13	6.10	7.35	46
April 20	6.00	11.74	40
April 27	5.49	7.86	76
May 4	5.99	8.63	64
May 11	5.52	8.99	62
May 18	5.79	8.81	48
Clothing			
April 13	10.49	9.61	31
April 20	16.60	16.13	34
April 27	16.56	19.81	70
May 4	15.42	15.86	55
May 11	15.31	18.70	47
May 18	13.66	14.56	41

Appendix Table C (Cont.)

Week	Average Expenditure	Standard Deviation	Base
Laundry and Cleaning			
April 13	$1.82	$3.01	41
April 20	2.30	2.84	38
April 27	1.71	2.10	83
May 4	2.58	3.04	57
May 11	2.19	2.70	52
May 18	1.60	1.63	51
Recreation and Entertainment			
April 13	5.95	5.32	67
April 20	7.20	9.56	55
April 27	7.90	13.84	90
May 4	5.75	6.33	68
May 11	5.08	4.65	84
May 18	8.06	13.71	65
Hobbies and Activities			
April 13	8.06	14.98	20
April 20	10.04	23.08	19
April 27	7.15	9.82	32
May 4	9.74	17.21	33
May 11	8.34	18.89	27
May 18	8.31	11.45	14

Appendix Table C (Cont.)

Week	Average Expenditure	Standard Deviation	Base
Pets			
April 13	$1.30	$1.05	6
April 20	3.00	0.00	1
April 27	7.87	14.22	7
May 4	1.73	2.08	9
May 11	7.28	9.96	6
May 18	1.60	1.97	7
Debt Retirement			
April 13	182.86	361.45	7
April 20	62.50	43.91	6
April 27	62.46	72.15	11
May 4	120.38	194.11	8
May 11	53.86	38.19	7
May 18	23.75	4.50	4
Tuition and Fees			
April 13	32.00	16.97	2
April 20	81.67	104.71	3
April 27	42.80	27.51	5
May 4	25.40	17.42	5
May 11	26.75	18.79	4
May 18	25.67	12.90	3

Appendix Table C (Cont.)

Week	Average Expenditure	Standard Deviation	Base
Textbooks			
April 13	$9.92	$9.81	19
April 20	3.49	2.11	14
April 27	5.88	6.21	18
May 4	5.63	5.52	9
May 11	9.12	8.30	13
May 18	9.47	8.29	12
School Supplies			
April 13	1.08	1.15	28
April 20	1.05	0.70	16
April 27	1.21	0.98	36
May 4	1.96	2.69	25
May 11	1.75	1.99	28
May 18	1.25	0.97	22
Miscellaneous Academic Expenses			
April 13	2.72	3.81	10
April 20	1.95	2.25	4
April 27	2.62	2.51	17
May 4	5.28	7.03	12
May 11	5.44	10.25	11
May 18	2.49	3.94	10

Appendix Table C (Cont.)

Week	Average Expenditure	Standard Deviation	Base
Extra University Schooling			
April 13	$0.00	$0.00	00
April 20	3.00	2.83	2
April 27	1.50	0.00	1
May 4	6.40	5.09	2
May 11	15.46	13.68	5
May 18	6.10	9.32	4
Professional/Vocational Expenses			
April 13	1.96	1.68	5
April 20	20.20	13.95	5
April 27	33.75	34.26	8
May 4	10.93	7.67	6
May 11	1.82	1.25	5
May 18	11.90	13.61	4
Household Operation			
April 13	8.11	7.75	12
April 20	8.54	9.29	7
April 27	17.22	24.14	17
May 4	16.31	9.61	14
May 11	16.46	21.65	20
May 18	11.91	11.52	11

Appendix Table C (Cont.)

Week	Average Expenditure	Standard Deviation	Base
Household Furnishings			
April 13	$7.00	$6.97	5
April 20	7.55	12.55	8
April 27	10.82	11.88	16
May 4	17.91	28.55	13
May 11	15.23	30.15	15
May 18	6.99	10.71	8
Personal Care			
April 13	3.28	3.96	39
April 20	3.16	2.83	32
April 27	4.45	9.50	71
May 4	3.60	3.70	63
May 11	3.51	5.36	60
May 18	2.67	2.07	54
Medical Care			
April 13	9.22	11.47	12
April 20	4.85	4.78	8
April 27	12.19	14.91	14
May 4	15.37	32.31	24
May 11	8.43	9.47	18
May 18	20.18	37.90	21

Appendix Table C (Cont.)

Week	Average Expenditure	Standard Deviation	Base
Child-related Expenses			
April 13	$30.80	$33.80	5
April 20	2.00	0.00	1
April 27	11.30	10.25	13
May 4	16.50	24.65	13
May 11	16.03	13.97	7
May 18	6.37	7.50	6
Support Expenses			
April 13	5.47	6.53	3
April 20	12.10	0.42	2
April 27	8.64	11.98	11
May 4	16.35	16.05	2
May 11	9.12	8.50	6
May 18	3.22	3.27	4
Other Books			
April 13	3.53	4.45	15
April 20	4.00	5.75	9
April 27	6.04	9.17	21
May 4	2.67	2.40	19
May 11	4.62	3.65	23
May 18	3.80	4.30	10

Appendix Table C (Cont.)

Week	Average Expenditure	Standard Deviation	Base
Magazine and Papers			
April 13	$1.46	$3.47	35
April 20	0.86	0.86	37
April 27	1.64	2.34	72
May 4	1.06	0.99	61
May 11	1.30	2.19	61
May 18	1.38	2.11	49
Gifts and Contributions			
April 13	7.19	19.09	33
April 20	3.87	6.29	28
April 27	4.90	5.87	67
May 4	8.64	11.67	102
May 11	4.31	5.10	52
May 18	4.35	6.03	47
Organizational Dues			
April 13	10.70	12.41	5
April 20	2.90	2.92	5
April 27	3.05	2.37	4
May 4	9.75	16.84	4
May 11	11.60	11.48	5
May 18	12.24	11.74	9

Appendix Table C (Cont.)

Week	Average Expenditure	Standard Deviation	Base
Insurance Except Automobile			
April 13	$12.33	$10.12	3
April 20	10.00	5.66	2
April 27	29.18	17.61	11
May 4	26.80	25.48	5
May 11	27.25	25.46	4
May 18	28.67	25.22	6
Miscellaneous			
April 13	2.21	3.14	22
April 20	1.19	1.02	14
April 27	1.60	2.30	43
May 4	1.88	2.66	32
May 11	1.58	2.05	26
May 18	12.00	18.92	27

Base: Number reporting an expenditure in that item for a particular week.

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University of Illinois
Survey Research Laboratory

1065

STUDY OF STUDENT FINANCES

No._____
(5-8)

(Circle the correct number or fill in the requested information for each question.)

1. What college are you enrolled in?

_____ 9,10/99

2. What is your major field?

_____ 11,12/99

3. Class: *(Circle one.)*

Freshman.	1
Sophomore	2
Junior.	3
Senior.	4
Beginning graduate (less than 8 units).	5
Advanced graduate (8 or more units, or a Master's degree).	6
Professional (Law, Veterinary Medicine, Medicine, Dentistry).	7

13/9

4. What is the highest degree you hold?

High School diploma	1
Bachelor's degree	2
Master's degree	3
Doctor of Philosophy degree	4
Other *(Specify)*_____	5

14/9

5a. How many undergraduate hours are you taking this term?
(E.g., if four, write '04;' if none, write '00.'). . . . . _____ 15,16/99

b. How many graduate units are you taking this term?
(E.g., if none, write '0.'). . . . . _____ 17/9

6. Age *(as of last birthday)*: . . . . . _____ 18,19/99

7. Sex:

Male. 1	20/9
Female. 2	

8a. Do you own an automobile?

Yes *(Circle and answer 8b.)* 1	21/9
No *(Circle and answer 8d.)*. 2	

(If "yes" to 8a.)

b. Do you have it with you this term?

Yes *(Circle and skip to Q.9.)* 1	22/9
No *(Circle and answer 8c.)*. 2	0

(If "no" to 8b.)

c. Do you have the use of a car this term?

Yes. 1	23/9
No 2	0

(If "no" to 8a.)

d. Do you have the use of a car this term?

Yes 1	24/9
No. 2	0

9. In what type of housing do you live? *(Circle one.)*

Living with parent(s), relative(s). . .01	25,26/99
Sorority or fraternity house. 02	
Cooperative house 03	
University residence hall 04	
Room (without kitchen) in private house 05	
Room and board in private house 06	
University-owned apartment 07	
Private apartment in multi-family dwelling. 08	
House, personally owned or mortgaged 09	
House, rented 10	
Trailer, personally owned or buying . .11	
Trailer, rented 12	
Other *(Specify)*_____ 77	

10. Do you have a roommate or share an apartment or trailer?

Yes 1 27/9
No 2

11a. Is there anyone dependent upon you for financial support?

Yes *(Circle and answer 11b, c, and d.)*. 1 28/9
No *(Circle and skip to Q. 12.)*. 2

(If "yes" to 11a.)

b. How many children do you have who are financially dependent upon you? *(If none, write "0.")*. . . . _____ 29/9

c. How many people other than your children are financially dependent upon you? _____ 30/9

d. Who (other than your children)? *(Answer "yes" or "no" for each person.)*

	Yes	No	
Spouse.	1	2	31/9
Father or mother.	1	2	32/9
Brother(s) or sister(s)	1	2	33/9
Other relative(s)	1	2	34/9
Other *(Specify)*_____	1	2	35/9

12. Marital status: *(Circle one.)*

Single, never married *(Circle and skip to Q. 17, page 4.)*. 1 36/9
Married, living with spouse 2
Married, temporarily separated from spouse *(E.g., in service, etc.)* . . . 3
Separated 4
Widowed 5
Divorced. 6

13. How many years have you been (were you) married?. . . . _____ 37,38/99 00
(If you are presently married, skip to Q. 15.)

14. If you are separated, widowed, or divorced, how many years has it been <u>since</u> you were married? . . . . . _____ 39/9

(Skip to Q. 17, page 4.) 0

(If you are single, separated, widowed or divorced, skip to Q. 17.)

15a. If you are presently married, is your spouse a full-time student?

Yes *(Circle and answer 15b.)*. . . . . 1 — 40/9
No *(Circle and skip to Q. 16.)*. . . . . 2 — 0

(If "yes" to 15a.)

b. Where is your spouse a full-time student?

_____ — 41/9, 0

16a. Is your spouse employed?

Yes *(Circle and answer 16b.)*. . . . . 1 — 42/9
No *(Circle and skip to Q. 17.)*. . . . . 2 — 0

(If "yes" to 16a.)

b. How many hours per week did your spouse usually work last month? No. of hours/week_____ — 43,44/99, 00

EVERYONE ANSWER

17. Are you the holder of a . . .

	Yes	No	
a. Scholarship?.	1	2	45/9
b. Fellowship?	1	2	46/9
c. Assistantship?.	1	2	47/9
d. Grant?.	1	2	48/9
e. Other scholastic award *(Specify)*_____	1	2	49/9

18. Other than a scholarship, fellowship, assistantship or grant, are you working this term for any of the following types of non-monetary compensation?

		Yes	No	
a.	Free room	1	2	50/9
b.	Free board.	1	2	51/9
c.	Some meals per week, but not all	1	2	52/9
d.	Tuition	1	2	53/9
e.	Fees.	1	2	54/9
f.	Other *(Specify)*_____	1	2	55/9

19. Do you expect to receive income <u>this term</u> from any of the following sources?

		Yes	No	
a.	Full-time job	1	2	56/9
b.	Part-time job	1	2	57/9
c.	Earnings of spouse.	1	2	58/9
d.	From immediate family . . .	1	2	59/9
e.	From other relatives. . . .	1	2	60/9
f.	Income from G.I. Bill . . .	1	2	61/9
g.	Income from dividends . . .	1	2	62/9
h.	Interest on savings account or government bonds . . .	1	2	63/9
i.	Income from cashing bonds or life insurance policy.	1	2	64/9
j.	Repayment of loan you made to someone else	1	2	65/9
k.	Withdraw savings in savings or checking account . . .	1	2	66/9
l.	Income from selling personal property.	1	2	67/9
m.	Other *(Specify)* _____	1	2	68/9

20a. Are you receiving any financial help this term from relatives (other than your spouse)?

Yes *(Circle and answer 20b - e.)*. . . . 1
No *(Circle and skip to Q. 21.)*. . . . . 2 — 69/9

(If "yes" to 20a.)

b. Which of the following types of financial help are you receiving?

	Yes	No	
Lump sum remittance	1	2	70/9
Monthly (or other regular) check.	1	2	71/9
Occasional remittances.	1	2	72/9
Occasional gifts of groceries . .	1	2	73/9
Laundry done.	1	2	74/9
Other *(Specify)* _____	1	2	_____ 75/9

c. What is the relationship of the relative from whom you receive the most financial help? *(Circle one.)*

Parent(s) or guardian(s). 1
Brother(s) or sister(s) 2
Aunt(s) or uncle(s) 3
Grandparent(s). 4
Other *(Specify)* _____ 7 — _____ 76/9

d. What is the total amount of financial help you received or expect to receive this term? . . . . . $_____ — 77-80

2065

e. How much financial help did you receive or do you expect to receive this term from the relative who is your principal supporter? . . . . . $_____ — No._____ (5-8) 9-12/9999

21. How many terms after this one do you expect to take to complete your current degree or pre-professional program? *(Count each summer you plan to attend as one.)*. . . . . _____ — 13,14/99

22a. Have you ever borrowed to finance your education?

Yes *(Circle and answer 22b, c.)* . . . . 1 — 15/9

No *(Circle and skip to Q. 23.)*. 2

(If "yes" to 22a.)

b. From which sources have you borrowed? *(Circle one number for each source.)*

	Never borrowed	Now repaying	Repayment end of term	Deferred payment	
NDEA Loan	1	2	3	4	16/9
Illinois Guaranteed Loan.	1	2	3	4	17/9
University.	1	2	3	4	18/9
Bank or other savings institution	1	2	3	4	19/9
Finance company	1	2	3	4	20/9
Relatives	1	2	3	4	21/9
Other *(Specify)* _____	1	2	3	4	22/9

c. In total, how much have you borrowed since the beginning of your college education? . . . . . $_____ — 23-26/ 9999

23a. Has anyone else borrowed to help you finance your college education?

Yes *(Circle and answer 23b, c.)*. . . . . 1 — 27/9

No *(Circle and skip to Q. 24, page 8.)*. 2

(If "yes" to 23a.)

b. Who has borrowed the most for your college education? *(Circle one.)*

Parent(s) or guardian(s) . . . . . 1 — 28/9

Sister(s) or brother(s) 2

Spouse. 3

Other relative(s) 4

Friend(s) 5

Other *(Specify)* _____ 7

c. In total, how much has been borrowed by people other than yourself to help finance your college education? — 29-32/ 9999

$_____

24a. Do you have any of the following outstanding debts?

	No	Yes	*(If "yes" for 24a.)* b. How much is currently owed?	
1. NDEA Loan.	☐	☐	→ $_____	33-36
2. Illinois Guaranteed Loan . .	☐	☐	→ $_____	37-40
3. Loan from University	☐	☐	→ $_____	41-44
4. Loan from bank, savings institution or finance co.	☐	☐	→ $_____	45-48
5. Loan from relatives or friends.	☐	☐	→ $_____	49-52
6. Loan from insurance policies	☐	☐	→ $_____	53-56
7. Balance due on car	☐	☐	→ $_____	57-60
8. Mortgage or rent due	☐	☐	→ $_____	61-65
9. Phone or utility bills due .	☐	☐	→ $_____	66-67
10. Balance due on installment purchases or charge account.	☐	☐	→ $_____	68-70
11. Balance due on medical payments	☐	☐	→ $_____	71-73
12. Taxes due.	☐	☐	→ $_____	74-76
13. Other *(Specify)* _____	☐	☐	→ $_____	77 78-80

25. How would you describe your financial situation in comparison with other students in your year in school and marital status?

Easier	1	9/9
The same	2	
More difficult	3	
Don't know	8	

26. Do you expect your life-style to change appreciably when you leave school?

Yes.	1	10/9
No	2	

27. How much more money would you have needed this term to live as well as you would like? 11-14/9999

Amount. . . . . $_____

28. How much do you worry about your immediate financial situation?

It's my most serious problem right now.	1	15/9
I worry about it a lot, but it isn't my most serious problem.	2	
I'm not very worried about it.	3	
I'm not worried about it at all. . . .	4	

29. College students today have many different problems to cope with. Are any of the following things ever difficult for you? *(Please give an answer to each of the problems listed)*

	YES--Very difficult for me	YES--A little difficult for me	NO--Not difficult for me	Not applicable to my situation	
a. Getting the money to stay in school	1	2	3	4	16/9
b. Keeping up interest in my course work	1	2	3	4	17/9
c. Having to divide my energy between working and studying.	1	2	3	4	18/9
d. Not being able to live the way I want to	1	2	3	4	19/9
e. Finding time to study	1	2	3	4	20/9
f. Finding time to keep up my off-campus interests.	1	2	3	4	21/9
g. Being dependent on my parents for financial support	1	2	3	4	22/9
h. Not being able to be on my own and be free.	1	2	3	4	23/9

30. How long have you lived in the United States?

No. of years_____ 24/9

31. What country are you a citizen of?_____ _____25/9

32. What is your race? _____ _____26/9

We would appreciate any comments you have which may be of value to us in understanding the answers you have given or in improving the questionnaire.

_____

_____

_____

_____

Thank you for filling out this questionnaire. Please return the completed questionnaire in the enclosed postpaid large white envelope to:

Survey Research Laboratory
414 David Kinley Hall
Urbana, Illinois 61801

The questionnaire may be returned by campus mail or dropped in any U.S. mailbox, whichever is more convenient for you.

Survey Research Laboratory · University of Illinois

414 DAVID KINLEY HALL, URBANA, ILLINOIS 61801 · (217) 333-4273

April, 1970

Dear Student:

We are doing a study for the University financial aid agencies to find out how students such as you receive income and how it is spent.

This information is especially needed now when, on the one hand, new ways are being considered to make it easier financially to go to college, while on the other hand inflation makes the cost of living more expensive, not to mention recent attempts to raise tuition. Dollar and cents figures on student income and expenditures could help immeasurably in dealing with such problems.

To get this information, a statistically random sample of students is being asked for information on their finances for the next four weeks. Your name was selected in this process. Therefore, would you please help us by doing the following two things:

1. Fill out the enclosed questionnaire and return it in the envelope provided. This questionnaire will provide background information for relating student finances to student characteristics.

2. Record your income and expenditures for the week beginning Monday, April 27, on the enclosed "Diary of Student Expenditures and Income." Instructions for doing so are given on the front page of the booklet. Record each day what you spend or receive. All income and expenditures should be included. After you finish for that week, that is, on Sunday evening, May 2, return the completed diary form in the smaller white envelope which is enclosed. Each diary booklet should be kept for just one week.

We very much hope that you can cooperate in this study, for only you can give us this information. Because of the sampling aspect of the study, it is only by getting complete and reliable information that the results can be used to understand and deal with student financial problems. This is even more so because there are presently no reliable data on this subject.

The information you provide will be kept strictly confidential. For tabulation and analysis, it will be combined by computer with data provided by many other students.

If you have any questions, please feel free to call us. At Urbana, call Kathy Shumaker (333-4273); at Chicago, call Richard Horevitz (663-5311).

With best wishes,

Sincerely,

Robert Ferber

Robert Ferber
Director

University of Illinois
Survey Research Laboratory

HOW TO USE THE DIARY

How to make entries

Each expenditure should be recorded on the same day the actual payment is made; similarly, each receipt of income should be recorded on the same day it is received. It is suggested that the best time to bring your diary up to date is in the evening when the day's activities are concluded. At that time, you can check the diary to make sure all the entries are made for that day.

Many students will find it useful to keep a small memo pad on which they write down current expenditures as made, for later transfer to the diary.

If you are married, record the expenditures and receipts of income of members of your family (wife, children and others dependent on you, who live with you). One member of your family should be responsible for all entries, although all members should cooperate in remembering items.

When to mail your diary pages

At the end of each week, place the diary in the preaddressed small white envelope and mail it to 414 David Kinley Hall, Urbana, by Monday evening.

How to record expenditures

The daily expenditure record is a breakdown of your total expenditures (and, in the case of married students, your family expenditures) into specific categories.

Whenever money is spent by you (if married, by you and your dependents), it is to be recorded as an expenditure. Make individual entries for each expenditure. If an item or service is paid for over a period of time, record payments only as made. If you purchased an item in February but paid for it in March, it would be recorded in March.

How to record income

Money income is to be recorded at the top of the diary page and non-monetary income at the bottom. The non-monetary income should be recorded as what you received, its estimated value, and how many hours of work, if any, were involved.

If you have any questions

In case you encounter any problems, no matter how small, in completing the diary, do not hesitate to call: Chicago, call Richard Horevitz (663-5311); Urbana, call Kathy Shumaker (333-4273).

Specifications for the diary are included on the back page of this booklet. Please read them before you begin.

CONFIDENTIAL REPORT
On Student Finances

UNIVERSITY OF ILLINOIS
Diary of Student Expenditures and Income

No._____

Week beginning: APR 27 1970

MONEY INCOME

Date	Source of Income	Amount of Income

If you have received non-money income this week, describe what you have received and its approximate value at the bottom of this sheet. (If a gift, list relationship of giver; e.g., father. If you had to work to earn it, how many hours of work were involved.)

EXPENDITURES

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
1. Meals purchased							
2. "Board" contract payment							
3. Groceries							
4. Rent or mortage							
5. "Room" contract payment							
6. Other rental *(Specify)*							
7. Household operation *(Specify)*							
8. Household furnishings							
9. Personal care							
10. Medical care *(Specify)*							
11. Laundry and cleaning							
12. Clothing							
13. Child-related expenses							
14. Support expenses *(Specify)*							
15. Tuition and fees *(Specify)*							

13. Child-related expenses							
14. Support expenses *(Specify)*							
15. Tuition and fees *(Specify)*							
16. Textbooks							
17. Books other than class required							
18. Magazines and newspapers							
19. Other school supplies							
20. Miscellaneous academic expenses *(Specify)*							
21. Extra-university schooling *(Specify)*							
22. Recreation and entertainment							
23. Hobbies and activities *(Specify)*							
24. Car expenses *(Specify)*							
25. Other transportation *(Specify)*							
26. Gifts and contributions							
27. Organizational dues							
28. Professional/vocational expenses							
29. Insurance except automobile							
30. Debt retirement							
31. Pets							
32. Miscellaneous *(Specify)*							

NON-MONEY INCOME *(Specify)*

Thank you for filling out this diary. Please return the completed form at the end of the week in the enclosed, postpaid envelope to the Survey Research Laboratory, 414 David Kinley Hall, Urbana.

Specifications for the Diary

Before completing the diary, please read this carefully in order to insure proper entries. These specifications have been written to assist you in ordering and remembering your daily expenses.

1. Meals purchased: Include all restaurant meals and other meals individually paid for.
2. "Board" contract payment: Include all payments made toward the completion of a contract term for meals; E.g., dormitory, fraternity, rooming house, etc.
3. Groceries: Include all purchased foods (including carry-outs or home deliveries), alcoholic beverages, and miscellaneous household expenses such as mops, soap powders, shoe polish and the countless other items of that order.
4. Rent or mortgage: Contract payments should not be included here, but in category 5.
5. "Room" contract payment: See category 2.
6. Other rental: E.g., studio, garage, office store, telephone, etc. Please SPECIFY.
7. Household operation: Include gas, electricity and heat, service and repair work, purchase of household utensils and appliances, supplies, decorating expenses, etc. Please SPECIFY.
8. Household furnishings: Include furniture, accessories, "knick-knacks," art work, plants, etc.
9. Personal care: E.g., cosmetics, soaps, drugs and medicines, etc.
10. Medical care: Medical, dental, psychiatric, eye care, out-patient expenses, hospital expenses, nurse, maternity, etc. Please SPECIFY.
11. Laundry and cleaning: Include all repair, tailoring or alteration work on clothing as well as storage, etc.
12. Clothing: Cost of all new clothing.
13. Child-related expenses: Include all toys, games, extra supplies, and other child expenses which are not readily included in any other category.
14. Support expenses: E.g., all monies, gifts, etc. for relatives, friends, etc. except your spouse and children. Please SPECIFY.
15. Tuition and fees: For yourself (and spouse) at a college or university. Please SPECIFY.
16. Textbooks: Include all required and recommended course-related books.
17. Books other than class required: All other books, manuscripts, etc. not explicitly required or recommended for a course.
18. Magazines and newspapers: Include all expenses paid on subscriptions or for single issues.
19. Other school supplies: E.g., paper, pens, pencils, typewriters, typewriter repair.
20. Miscellaneous academic expenses: E.g., the typing of theses, papers, tutoring, library fines, xerox expenses.
21. Extra-university schooling: Include all classes or lessons that are extra-curricular; e.g., dancing, piano, judo, art, crafts, cooking, guitar, etc. Please SPECIFY.
22. Recreation and entertainment: Include also the extra expense required for giving parties, dinners, etc. as well as monies spent for other forms of entertainment or recreation.
23. Hobbies and activities: Include the cost of materials, collections, registration fees, membership fees, and all costs associated with a hobby or activity. Please SPECIFY.
24. Car expense: Include gas, repair, tune-up, insurance, etc., but not depreciation. Please SPECIFY.
25. Other transportation: Include carfare, expenses for travel, the cost of trips and excursions. Please SPECIFY.
26. Gifts and contributions: Include charity gifts, presents, voluntary contributions to organizations, etc.
27. Organizational dues: Include all organizations, professional, fraternal groups, etc., in which you are a member. Also include political groups.
28. Professional/vocational expenses: Include all expenses that are required to engage in your chosen profession or vocation; e.g., dental equipment, art supplies, musical instruments, as well as incidental expenses not included elsewhere. Please SPECIFY.
29. Insurance except automobile: Auto insurance is included in category 24.
30. Debt retirment: Include all debt retirement, quarterly payment of taxes, a large federal excise tax paid separately (e.g., excise tax on a car shipped from overseas), etc.
31. Pets: Include the cost of purchase, maintenance, food, supplies, medical expenses, etc.
32. Miscellaneous: Please SPECIFY any expenses not included in the above.

Student Finances Study

SUPPLEMENTARY EXPENSE DIARY

This form is to be used when you must take large and diverse expenditures all at one time for something that goes under a single heading in the diary; e.g., furnishing or decorating a house, the initial expenditures for equipment for a dental or architecture student, etc. List each of the related items independently; e.g., paints, brushes, tools etc. for an art student.

PURPOSE OF EXPENDITURE: _____

Date: _____

ITEM	AMOUNT	COMMENTS

University of Illinois
Survey Research Laboratory 1065

STUDY OF STUDENT FINANCES No._____ (5-8)

(Circle the correct number or fill in the requested information for each question.)

1.a. Have you ever left school or postponed your schooling (other than summer sessions) for any reason?

Yes *(Circle and answer 1.b-e)*. 1 9/9
No *(Circle and skip to Q. 2)* 2

(If "Yes" to 1.a)

b. How many years in total were you out of school?
(Count each semester as 1/2, each quarter as 1/3.)

No. of years _____ 10/9

c. Why did you leave school? *(Circle any that apply.)* 11-13/999

Financial reasons. 1
Military draft 2
Academic problems. 3
No desire to continue. 4
Sickness or accident 5
Got married. 6
Other *(Specify)*_____ 7

d. When did you first leave school?

Month. . . . . _____ 14/9
Year . . . . . _____ 15,16/99

e. When you left school for the last time, what was the main thing you did during that time? *(Circle one.)* 17/9

Worked 1
Was in the armed services. 2
Sick, stayed home or in hospital 3
Just stayed home 4
Other *(Specify)*_____ 8

2. Have you made any application for financial aid for next year *(e.g., an NDEA loan, assistantship, fellowship, scholarship, tuition grant)*?

Yes *(Circle and specify which type(s))* . 1

_____

No . . . . . 0 _____ 18/9

3.a. Do you presently have a fellowship, assistantship, scholarship or grant?

Yes *(Circle and answer 3.b)*. 1

No *(Circle and skip to Q. 4)* 2 19/9

(If "Yes" to 3.a)

b. How much have you received or will you receive this term *(exclude non-monetary payment such as tuition)*?

Amount $_____ 20-23/9999

4.a. Did you receive any income <u>this term</u> from any of the following sources?

	No	Yes	b. How much?	
Social Security benefits, Workmen's compensation, ADC, Aid to Blind, etc.	0	1	→ $_____	24-26/999
Grant from local programs (e.g., the PTA, Lions Club)	0	1	→ $_____	27-29/999
Direct government grants, other than US government	0	1	→ $_____	30-33/9999
Direct grant from present or future employer	0	1	→ $_____	34-36/999
Private national educational programs (e.g., Woodrow Wilson fellowship, National Merit Scholarship)	0	1	→ $_____	37-40/9999

5. From all sources, what is the total amount of income you received <u>this term</u>?

41/9

None 0
Less than $100 1
$100 - $299. 2
$300 - $599. 3
$600 - $999. 4
$1,000 - $1,499. 5
$1,500 - $1,999. 6
$2,000 - $3,999. 7
$4,000 or more 8

6. About how much <u>per year</u> do you contribute to or pay dues to the organizations you belong to *(such as fraternal, religious, professional, political, or social)? (Circle one.)*

42/9

None 0
Less than $5 1
$5 - $9. 2
$10 - $19. 3
$20 - $39. 4
$40 - $74. 5
$75 - $99. 6
$100 or more 7

7. Have you had any regular professional or vocational expenses this year *(such as art supplies for an art student)*?

Yes *(Specify)*_____ ____43/9

_____

No 0

8.a. Is anyone dependent upon you for financial support right now?

Yes *(Circle and answer 8.b)*. 1 44/9
No *(Circle and skip to Q. 9)* 2

(If "Yes" to 8.a)

b. What is the average monthly amount you spend for their (his, her) financial support?

Amount $_____ 45-47/999

9.a. Is your spouse presently employed?

I am not married *(Circle and skip to Q. 10)*. 0 48/9
Yes *(Circle and answer 9.b-c)*. 1
No *(Circle and skip to Q. 10)*. 2

(If "Yes" to 9.a)

b. What is her (his) average weekly income? $_____ 49-51/999

c. What is her (his) occupation? _____ 52/9

10. Are either of your parents living?

Yes. 1 53/9
No *(Circle and skip to Q.25.)*. 2

11. In what type of housing do your parents live?

(If your parents are separated, answer these questions for the parent with whom you spend the most time. (Circle one.)

House, rented. 1 54/9
House, owned or buying.. 2
Apartment, rented. 3
Apartment, owned or buying 4
Trailer, rented. 5
Trailer, owned or buying 6
Other *(Specify)*_____ 7

(If your parents are separated, answer these questions for the parent with whom you spend the most time.)

12. How many cars do your parents own or are buying? _____ 55/9

13. How many living brothers and sisters do you have? _____ 56/9

Ages: _____

14. How many financial dependents do your parents have? _____ 57/9

15.a. What is your father's major occupation? _____ 58,59/99

b. What is your mother's major occupation? _____ 60,61/99

c. If your mother worked for pay last month, how many hours per week did she work on the average? *(Circle one.)*

None 0 62/9
Less than 5. 1
5 - 9. 2
10 - 19. 3
20 - 29. 4
30 - 34. 5
35 - 40. 6
Over 40. 7

d. When you were growing up, what was your father's occupation? _____ 63,64/99

e. When you were growing up, what was your mother's occupation? _____ 65,66/99

16. What is the highest level of education your parents attained?

	Grammar	Jr. high school	High school diploma	Some post HS work	B.S.	M.S. or professional degree	Ph.D.	
a. Father *(Circle one)*	1	2	3	4	5	6	7	67/9
b. Mother *(Circle one)*	1	2	3	4	5	6	7	68/9

17. When you were a senior in high school, did your parents want you to go to college?

Yes. 1 69/9
No 2

(If your parents are separated, answer these questions for the parent with whom you spend the most time.)

18. What is your parents' present level of concern over <u>their</u> finances? *(Circle one.)*

My parents are very worried about their finances 1

My parents worry somewhat about their finances 2

My parents don't worry about their finances 3

I don't know 8

70/9

19. When you were growing up, what was your parents' level of concern over their finances? *(Circle one.)*

My parents were very worried about their finances 1

My parents worried somewhat about their finances 2

My parents didn't worry about their finances 3

I don't know 8

71/9

20. Including yourself, how many children have your parents helped financially for any of their college education? _____

72/9

21. Where were your parents born?

	<u>Outside the U.S.</u>	<u>City</u>	<u>Suburb</u>	<u>Town</u>	<u>Rural area</u>	
a. Father *(Circle one)*	1	2	3	4	5	73/9
b. Mother *(Circle one)*	1	2	3	4	5	74/9

22. Where do your parents currently reside? *(Circle one.)*

Outside the U.S. 1

City 2

Suburb 3

Town 4

Rural area 5

75/9

(If your parents are separated, answer these questions for the parent with whom you spend the most time.)

23. What was your parents total income in 1969, before taxes?

76/9

Less than $3,000 1
$3,000 - $4,999. 2
$5,000 - $8,999. 3
$9,000 - $11,999 4
$12,000 - $14,999. 5
$15,000 - $22,499. 6
$22,500 - $39,999. 7
Over $40,000 8

24. In relation to families you considered like your own as a child, how would you estimate your parent's income to have changed over the years when you lived at home? *(Circle one.)*

77/9

Increased much more rapidly. 1
Increased more rapidly 2
Increased at the same rate 3
Income remained constant 4
Income declined, not increased 5
I don't know 8

25. Was the high school you graduated from public, parochial, or private?

78/9

Public 1
Parochial. 2
Private. 3

2065

No._____
(5-8)

26. What is your grade point average...

...for last term? _____ ,10/99
...for all college work? _____ 1,12/99

27. What occupation did you have in mind when you first entered college?

_____ 13,14/99

28. What occupation do you now have in mind for when you finish college?

_____ 15,16/99

29. What is the highest degree you plan to attain? *(Circle one.)*

High school diploma.	1	17/9
Bachelor's degree.	2	
Master's degree.	3	
Ph.D..	4	
Law degree	5	
M.D. or veterinary degree.	6	
Other *(Specify)*_____	7	

30. How many more years will it take you to attain this degree?

Years _____ 18/9

31. Have you made specific plans to ensure this; e.g., have you applied to graduate schools, etc., for scholarships, fellowships?

Yes.	1	19/9
No	2	

32. Do you expect to have adequate income to finance the rest of your education without having to leave school?

Yes.	1	20/9
No	2	
Conditional yes *(e.g., if loan comes through)*	3	

33. Do you have a definite job or job offer waiting for you when you finish?

Yes.	1	21/9
No	2	

How do you feel about each of the following statements? Do you strongly agree, agree, neither agree or disagree, disagree, or strongly disagree with each as they apply to you?

	Strongly agree 1	Agree 2	Neither agree nor disagree 3	Disagree 4	Strongly disagree 5	
34. It is important for me always to have a sufficient amount of cash on hand to cover all possible emergencies.	1	2	3	4	5	22/9
35. It is important for me to carry enough money with me wherever I go to cover unexpected expenses.	1	2	3	4	5	23/9
36. It is important for me to aim at having a regular source of income that I can depend on for long periods.	1	2	3	4	5	24/9
37. It is important for me to do at least as well financially as my parents.	1	2	3	4	5	25/9
38. While money isn't everything, it is generally true that the more money you have, the happier you are.	1	2	3	4	5	26/9
39. Earning more money than is minimally necessary for my comfort would actually be harmful to the way I would like to live.	1	2	3	4	5	27/9
40. When I was in high school, my parents were always thinking about money and their financial situation.	1	2	3	4	5	28/9
41. While money may not be the most important thing, it is important to me to be able to earn enough to be able to live comfortably and well.	1	2	3	4	5	29/9
42. It's not so much the money that matters to me, but the responsibility that comes with a career associated with a high salary.	1	2	3	4	5	30/9

	Strongly agree 1	Agree 2	Neither agree nor disagree 3	Disagree 4	Strongly disagree 5	
43. Money has a way of slipping through my fingers.	1	2	3	4	5	31/9
44. The best way for me to stay "ahead of the game" financially would be to put myself on a strict budget.	1	2	3	4	5	32/9
45. I would prefer receiving my yearly income in one lump sum than having it spread out in weekly installments.	1	2	3	4	5	33/9
46. Debts always burden you down; I would rather not buy something than to buy it on credit.	1	2	3	4	5	34/9
47. One of the things I like most about being a student is a style of life made possible by a freedom from material possessions.	1	2	3	4	5	35/9
48. A student's life style is o.k., but I certainly wouldn't want to live that way all my life.	1	2	3	4	5	36/9

Thank you for filling out this questionnaire. Please return the completed questionnaire in the enclosed postpaid envelope to:

Survey Research Laboratory
414 David Kinley Hall
Urbana, Illinois 61801

The questionnaire may be returned by campus mail or dropped in any U.S. mailbox, whichever is more convenient for you.

Survey Research Laboratory · University of Illinois

414 DAVID KINLEY HALL, URBANA, ILLINOIS 61801 · (217) 333-4273

May, 1970

Dear Student:

We have one last request to make of you in connection with our study of student income and expenditures.

Could you fill out the enclosed form on your past and future financial prospects. It will enable us to relate your personal and financial circumstances with the income and expenditure data you have given us over the past few weeks.

Thank you once more for your help. Let me assure you again that the data you gave us will be kept strictly confidential.

Sincerely,

Robert Ferber

Robert Ferber
Director

RF/ks

UNIVERSITY OF ILLINOIS

SURVEY RESEARCH LABORATORY

INSTRUCTIONS: TELEPHONE INTERVIEW- STUDY OF STUDENT FINANCES. (065)

BACKGROUND.

The Study of Student Finances was a pilot study which was carried out in Spring 1970. Its aim was to obtain as exact an idea as possible of student income and expenditure patterns, and to assess their financial needs. The method used for the study was the diary-keeping-panel. For 4 to 6 weeks, the students were to keep a weekly diary of expenses and incomes. In addition, they had to fill out two questionnaires, one at the beginning, and another at the end of the study. These questionnaires covered socio-economic, financial and attitudinal areas which could be used as background information.

There was a rather high non-response ratio in this study. For various reasons, this was not followed up at that time by the usual information-seeking questionnaire.

The purpose of this telephone interview is to obtain information which will help us compare the original non-respondents with the respondents on some key questions so as to ensure the validity of the study's results.

INSTRUCTIONS.

Before you interview an adult other than the original R., make sure he/she was living with R last spring, and can indeed answer the questions we have in mind. Substitute R's name or "he/she" for "you" in all questions in such cases.

PAGE 1 On Page 1 of each questionnaire used, write in the Qre #. This is now given on the assignment sheets. Similarly, write it in the top left corner of each contact report form.

Q 7. If any adult other than R answers, ask this question about R.

Q. 12. If answer is "single", make sure R was never married.

P.R.
16.10.'70..

Interviewer _____.

University of Illinois
Survey Research Laboratory
Study of Student Finances (065)

Q.#_____

Name_____ Telephone #_____

I. Telephone Contact Results

Attempt #	Date	Time	am/pm	Int.	Busy	No Ans.	Discon.	R.	Other (Specify)
1	____	____	_____	☐	☐	☐	☐	☐	_____
2	____	____	_____	☐	☐	☐	☐	☐	_____
3	____	____	_____	☐	☐	☐	☐	☐	_____
4	____	____	_____	☐	☐	☐	☐	☐	_____
5	____	____	_____	☐	☐	☐	☐	☐	_____

(If R is not available at the time you call, another responsible adult in the household may answer the questions.)

Hello, my name is_____. I am calling from the University of Illinois at Urbana concerning a Study of Student Finances that was done a few months ago.

II. Did you receive a questionnaire in connection with this study last April?

Yes... 1 ↓ | No... 2 ↓ | DK... 3 ↓

Since we have not received your completed questionnaire, and since we need some basic information for our records I would like to ask you a few questions over the telephone now.

This questionnaire dealt with the expenditure and income pattern of students at the University, along with some background information. At this point, I would like to ask you only the key questions over the telephone.

(Who was interviewed: ☐ Respondent ☐ Other Adult)

Interviewer's Comments_____

University of Illinois
Survey Research Laboratory

1065

STUDY OF STUDENT FINANCES

No. _____ (5-8)

(Circle the correct number or fill in the requested information for each question.)

Note: All Questions refer to the Spring 1970 term.

1. What college were you enrolled in during the Spring 1970 term?

_____ 9,10/99

2. What was your major field then?

_____ 11,12/99

3. What Class were you in at that time? *(Circle one)* 13/9

Freshman 1
Sophomore 2
Junior 3
Senior 4
Beginning graduate (less than 8 units) 5
Advanced graduate (8 or more units, or a Master's degree) 6
Professional (Law, Veterinary Medicine, Medicine, Dentistry) 7

5a. How many undergraduate hours were you taking during the Spring 1970 term?
(E.g., if four, write '04;' if none, write '00.' . . . . _____ 15,16/99

b. How many graduate units were you taking that term?
(E.g., if none, write '0.') . . . . . _____ 17/9

6. Age, as of April, 1970 . . . . . _____ 18,19/99

If Respondent answers, record; do not ask

7. Sex: 20/9

Male 1
Female 2

8a. Did you own an automobile during the Spring 1970 term?

Yes *(Circle and Skip to 9.)*. 1 21/9

No *(Circle and answer 8d.)* 2

(If "no" to 8a.)

d. Did you have the use of a car that term?

Yes 1 24/9

No 2 0

9. In what type of housing did you live during the Spring term? *(Circle one.)*

Living with parent(s), relative(s). . .01 25,26/99

Sorority or fraternity house. 02

Cooperative house 03

University residence hall 04

Room (without kitchen) in private house 05

Room and board in private house 06

University-owned apartment 07

Private apartment in multi-family dwelling. 08

House, personally owned or mortgaged 09

House, rented 10

Trailer, personally owned or buying . .11

Trailer, rented 12

Other *(Specify)*_____77

11a. Was anyone dependent upon you for financial support during the Spring term?

Yes *(Circle)* 1 28/9

No *(Circle)* 2

15. What was your marital status at that time? *(Circle one.)*

Single, never married *(Circle and skip to Q. 17, page 4.)* 1	36/9
Married, living with spouse 2	
Married, temporarily separated from spouse *(E.g., in service, etc.)* . . . 3	
Separated 4	
Widowed 5	
Divorced. 6	

16a. Was your spouse employed during that term?

Yes *(Circle and answer 16b.)*. 1	42/9
No *(Circle and skip to Q. 17.)*. 2	0

EVERYONE ANSWER

17. Were you the holder during the Spring 1970 term, of a *(Read)*.

	Yes	No	
a. Scholarship?.	1	2	45/9
b. Fellowship?	1	2	46/9
c. Assistantship?.	1	2	47/9
d. Grant?.	1	2	48/9
e. Other scholastic award *(Specify)*_____	1	2	49/9

19. Did you receive income that term from any of the following sources?

(Read).

		Yes	No	
a.	Full-time job	1	2	56/9
b.	Part-time job	1	2	57/9
c.	Earnings of spouse.	1	2	58/9
d.	From immediate family . . .	1	2	59/9
e.	From other relatives. . . .	1	2	60/9
f.	Income from G.I. Bill . . .	1	2	61/9
g.	Income from dividends . . .	1	2	62/9
h.	Interest on savings account or government bonds . . .	1	2	63/9
i.	Income from cashing bonds or life insurance policy.	1	2	64/9
j.	Repayment of loan you made to someone else	1	2	65/9
k.	Withdraw savings in savings or checking account . . .	1	2	66/9
l.	Income from selling personal property.	1	2	67/9
m.	Other *(Specify)* _____	1	2	68/9

22a. Up to the Spring 1970 term (and including it), had you ever borrowed to finance your education?

Yes	1	15/9
No	2	

25. How would you describe your financial situation during the Spring term in comparison with other students in your year in school and marital status? Was it. . . *(Read)*

Easier	1	9/9
The same	2	
More difficult	3	
Don't know	8	

How long have you lived in the United States as of April 1970?

No. of years_____ 24/9

32. What is your race? _____ _____26/9

We would appreciate any comments you have which may be of value to us in understanding the answers you have given or in improving the questionnaire.

_____

_____

_____

_____

Thank you very much.

Time interview began _____

Time interview ended _____